

Figure 1

FIG. 2 is a block diagram of a VTRADE Enterprise system architecture.

206

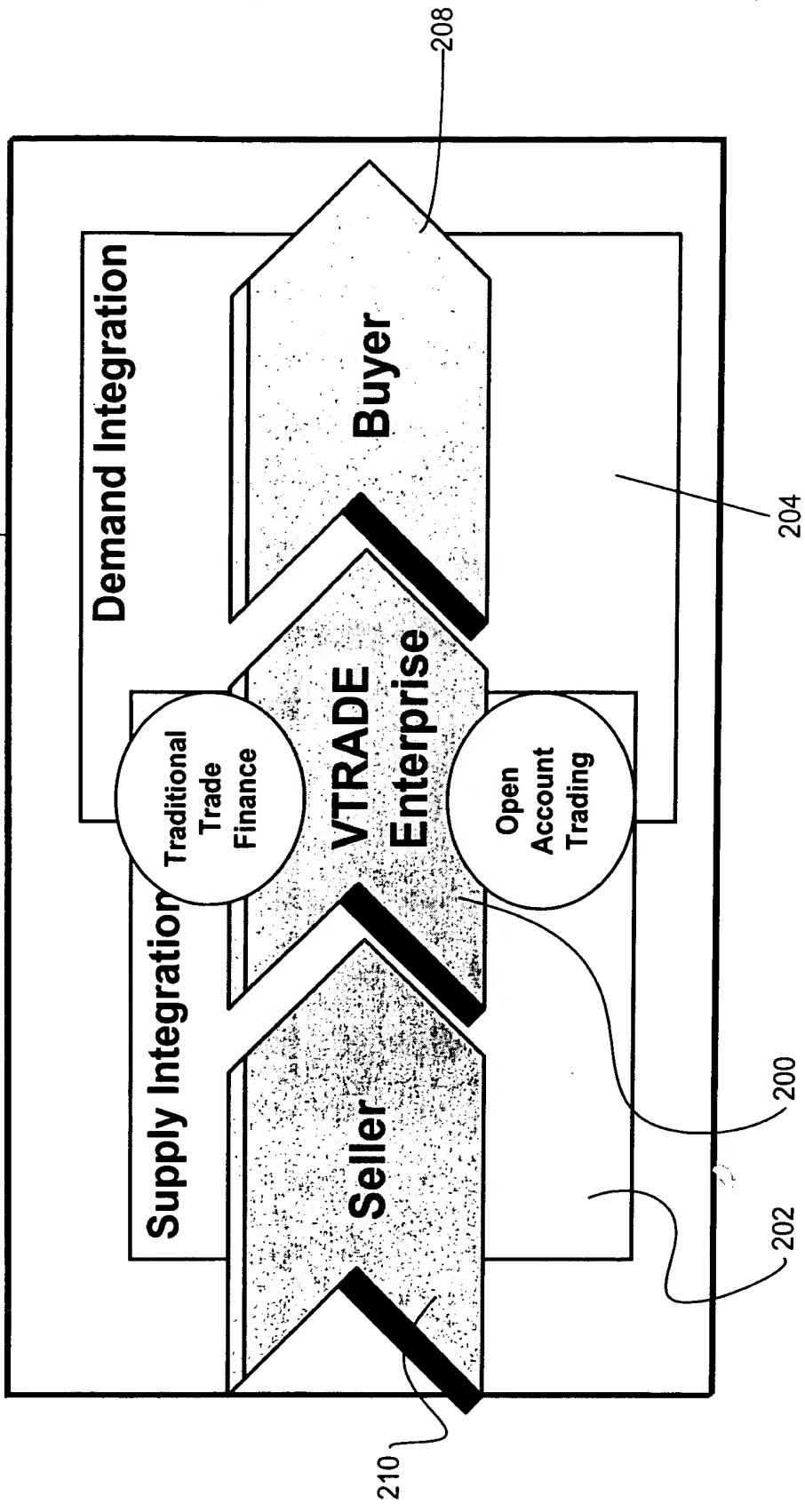
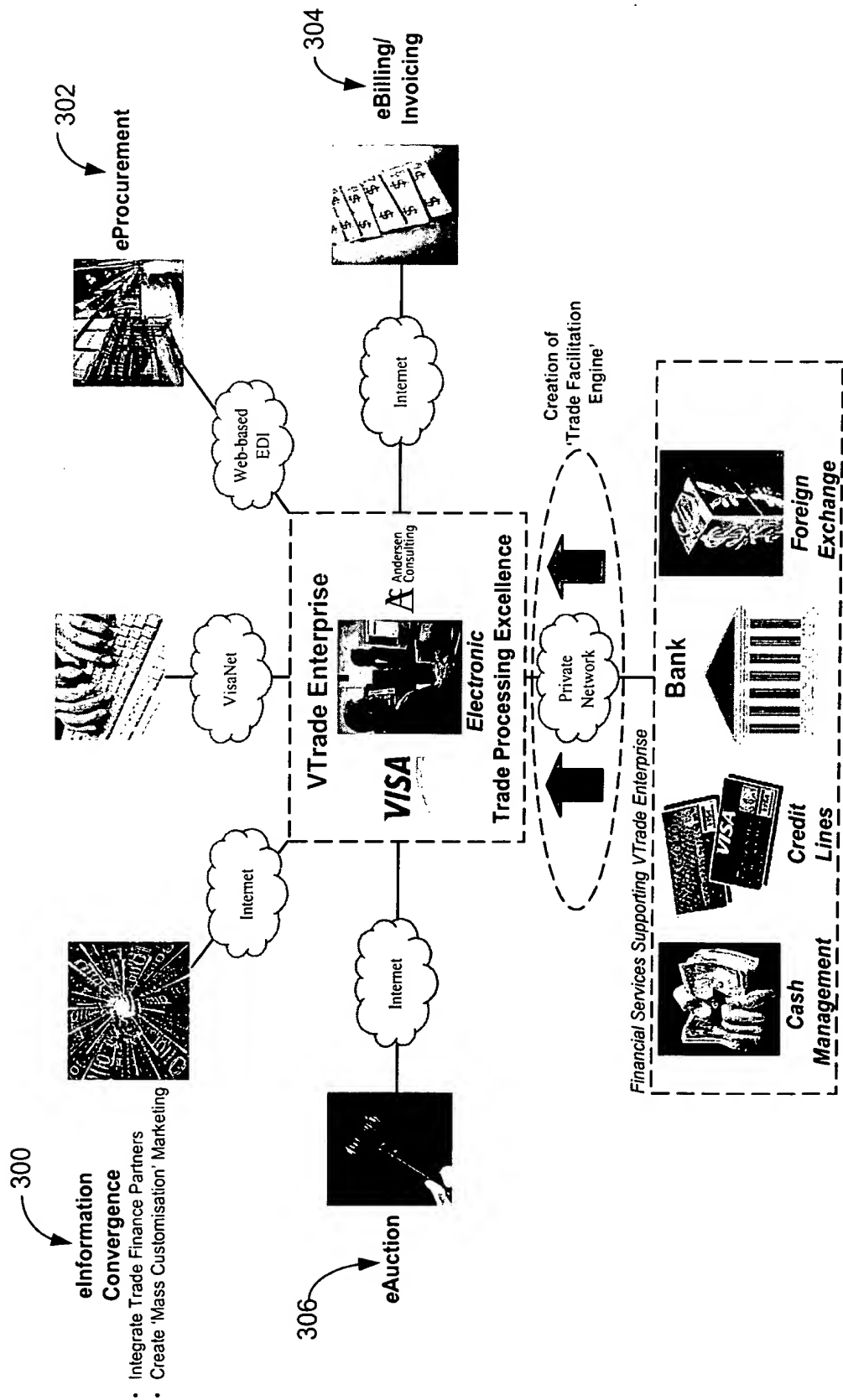
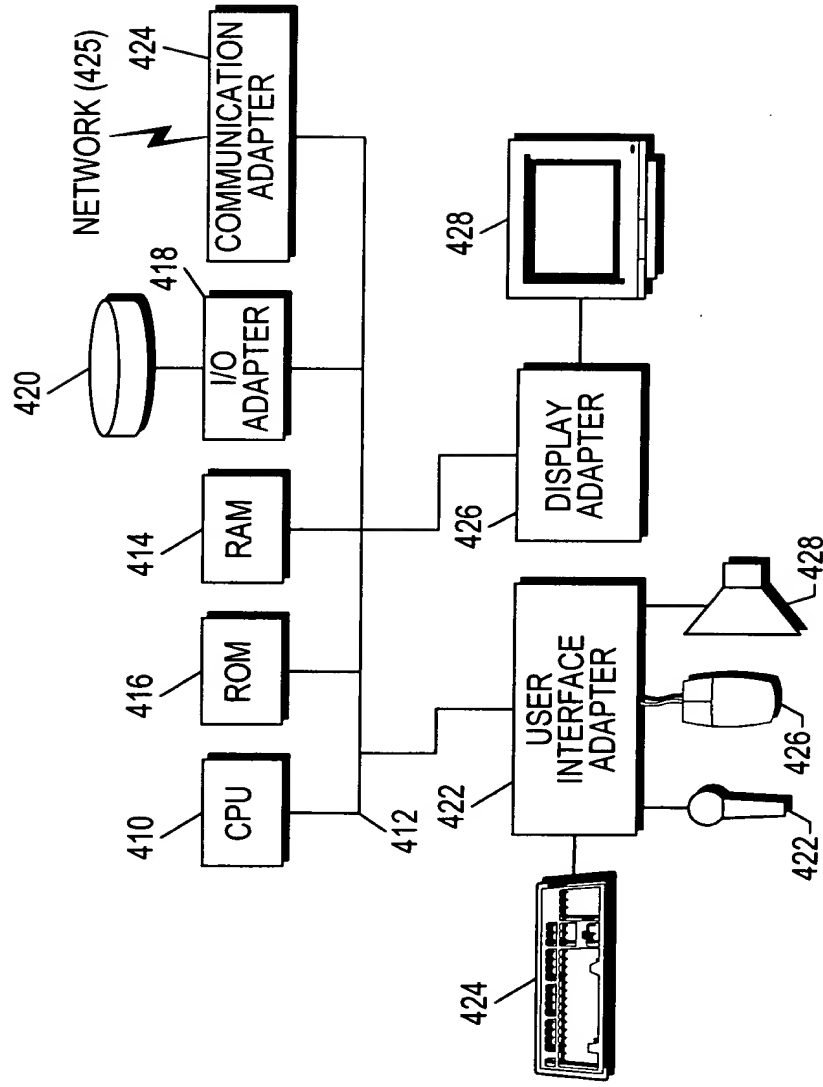


Figure 2

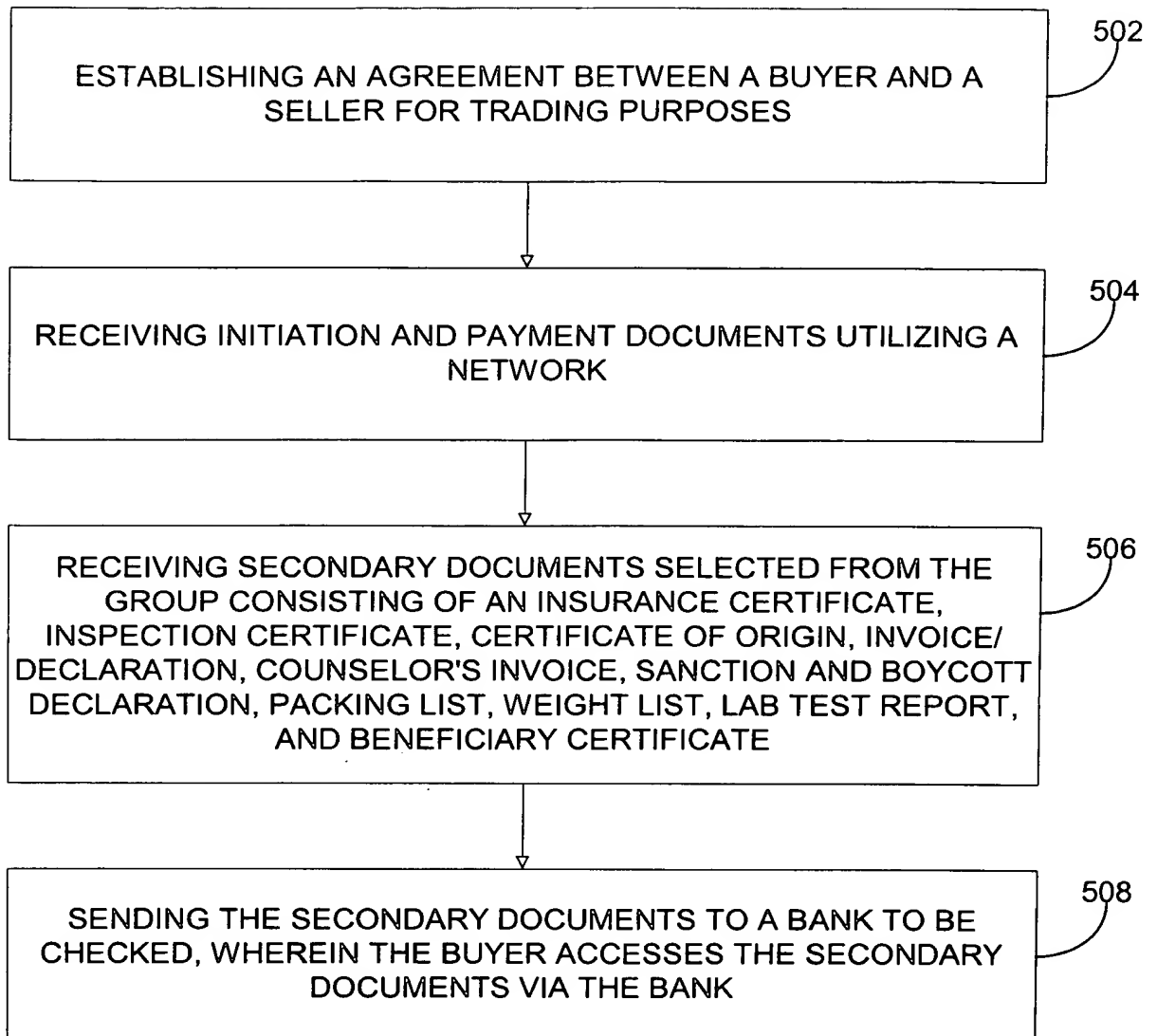


**Figure 3**



**Figure 4**

500



**Figure 5**

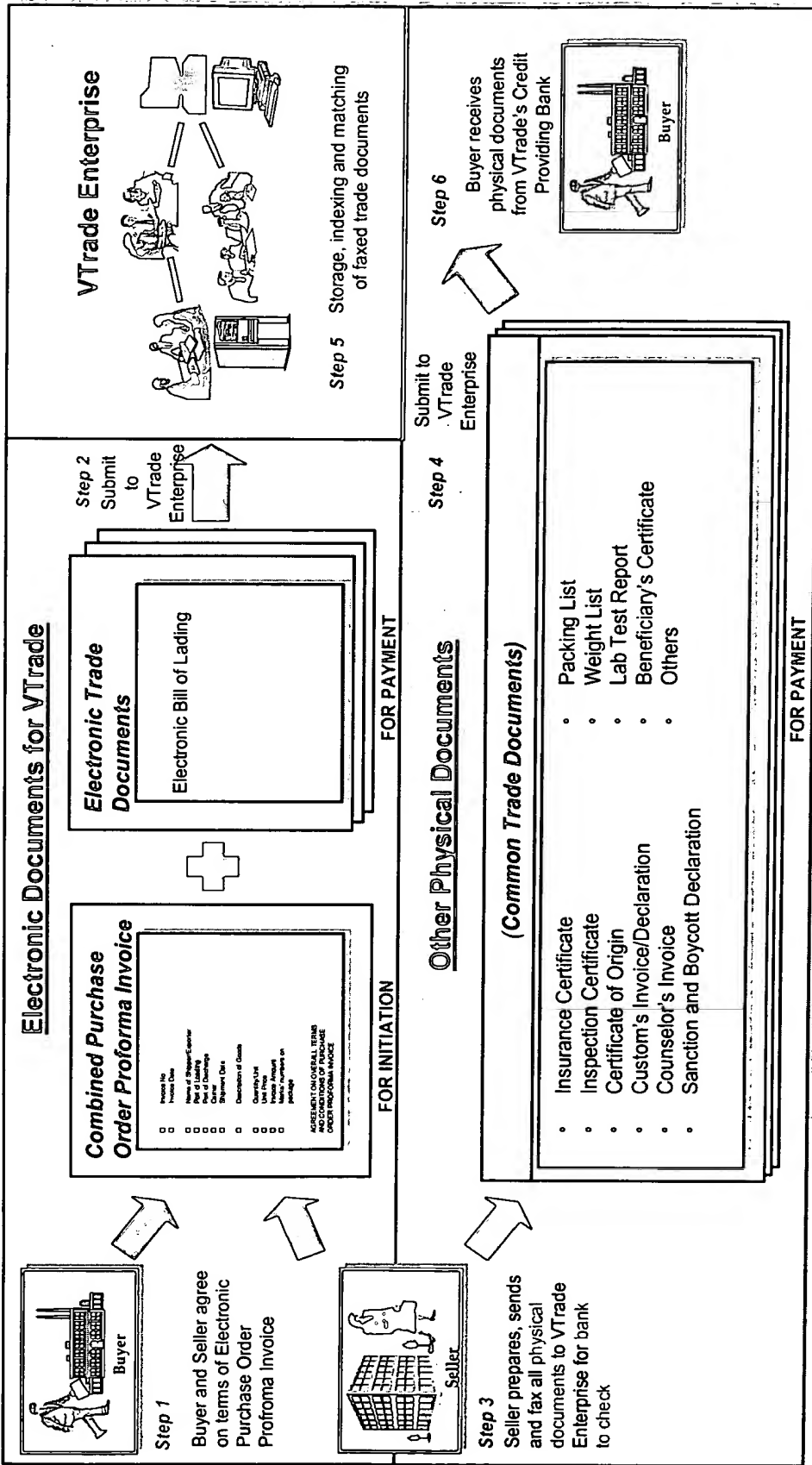


Figure 6

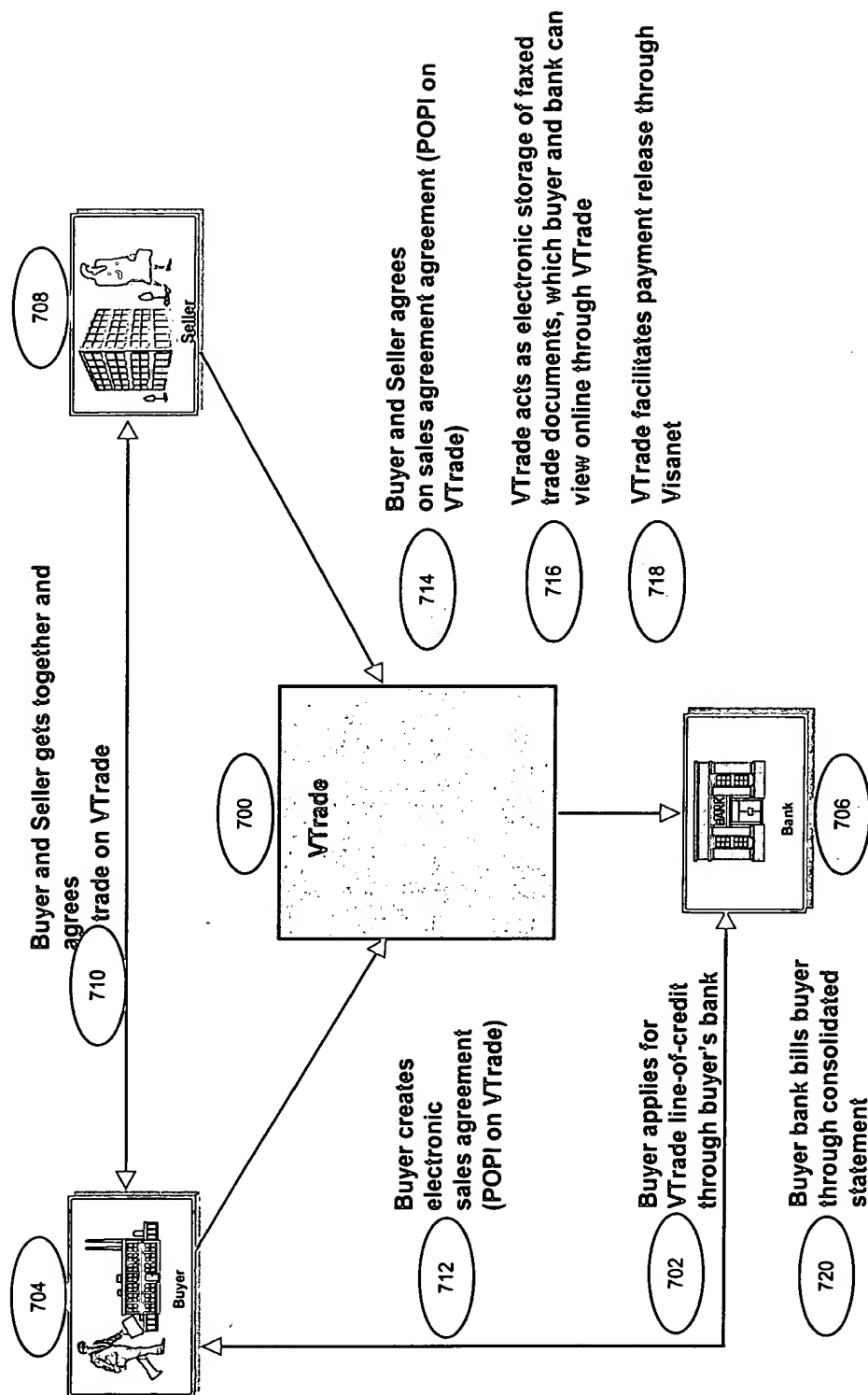


Figure 7

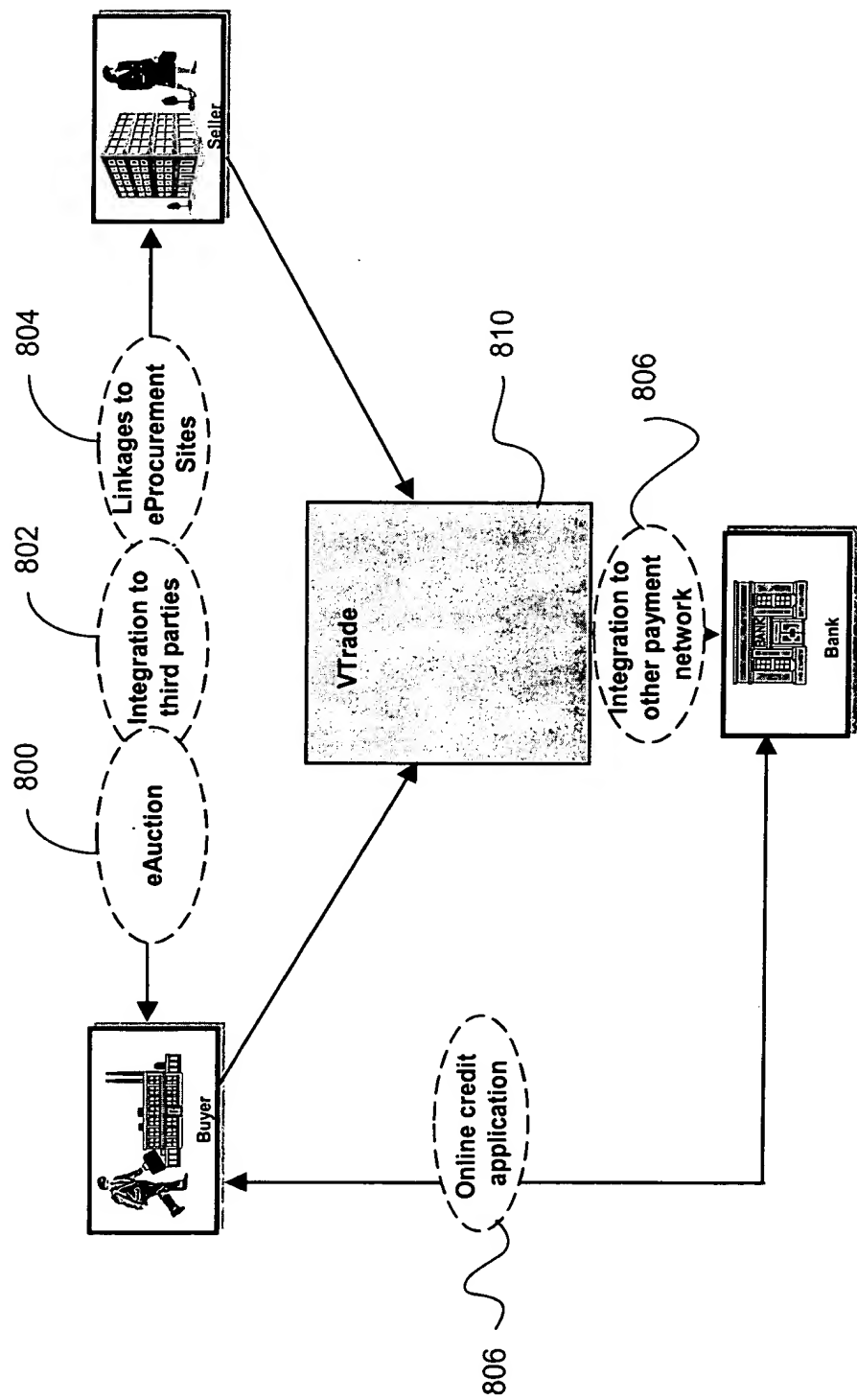
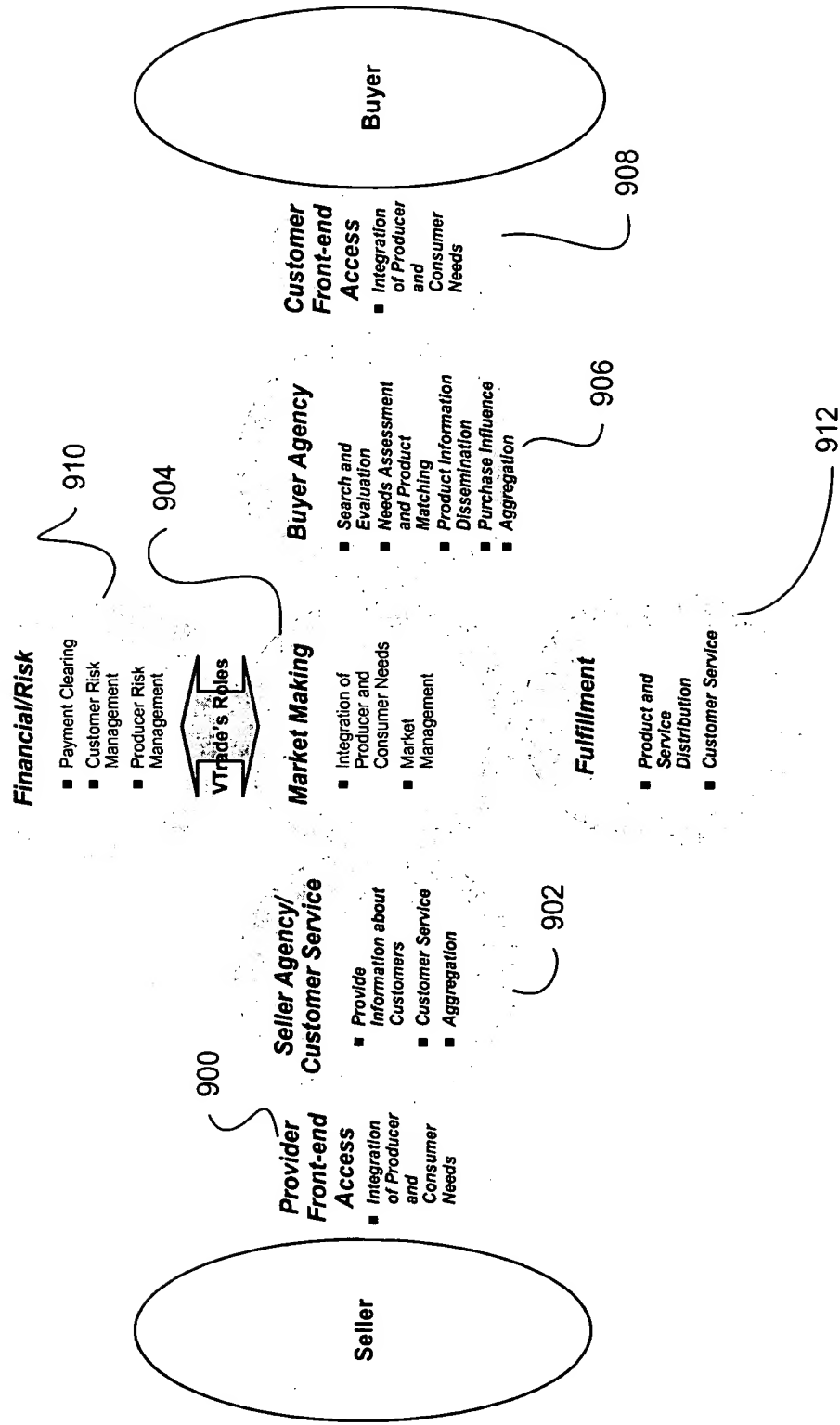


Figure 8





**Figure 9**

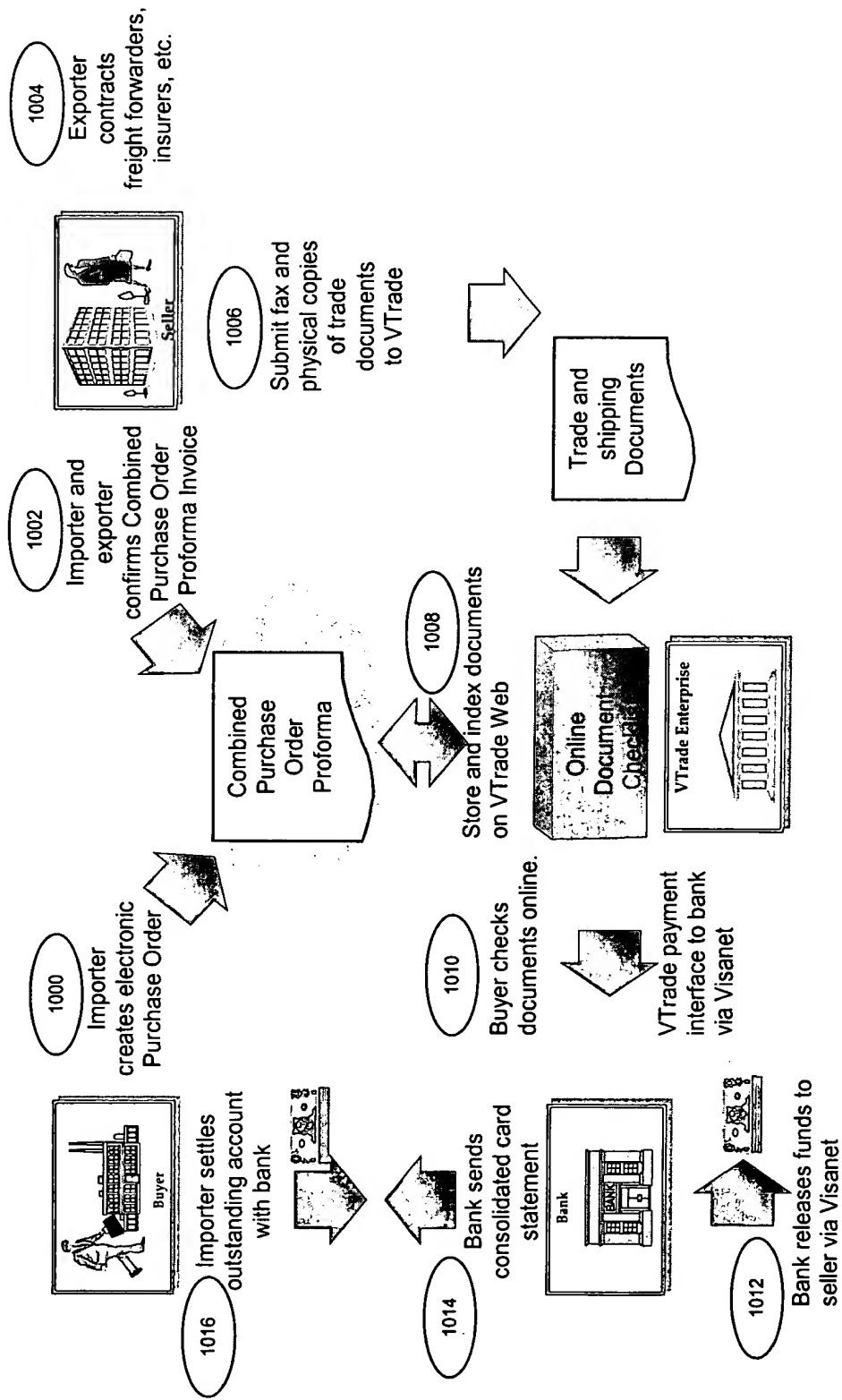
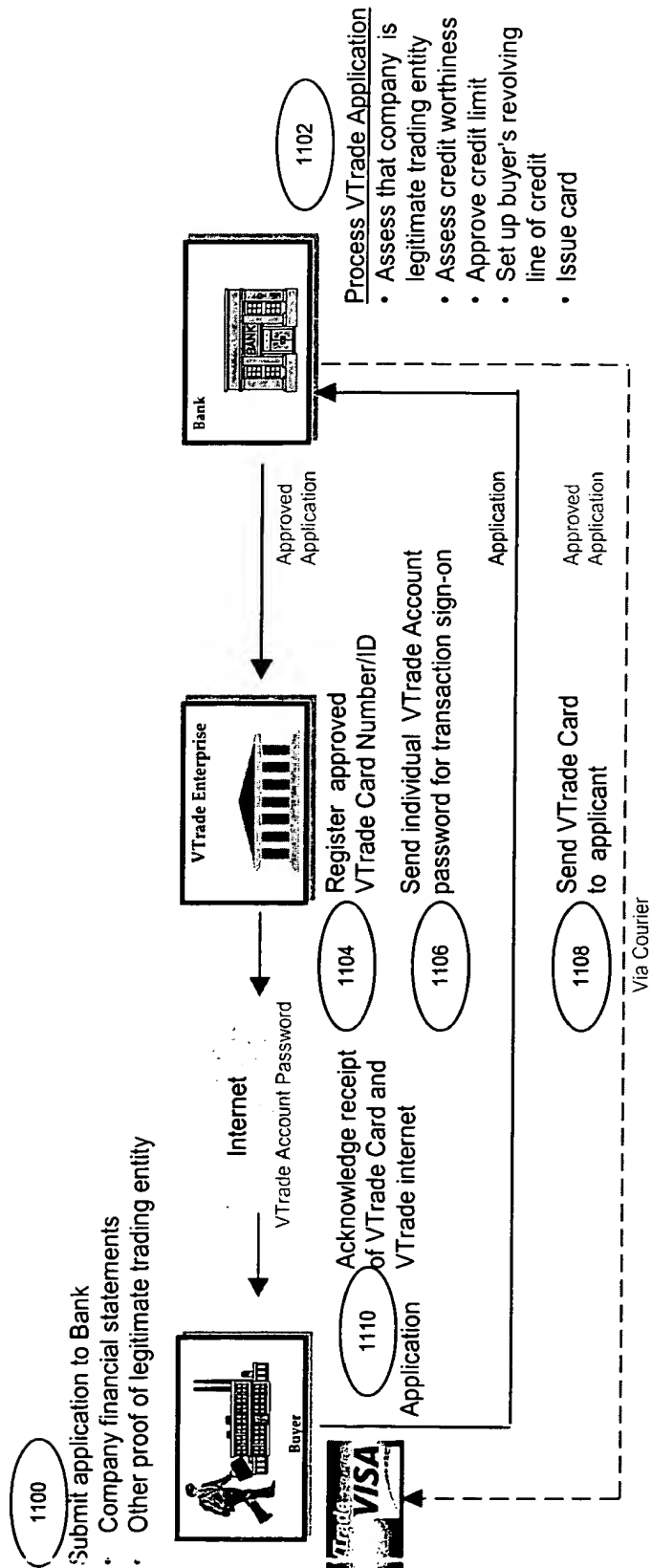


Figure 10



**Figure 11**

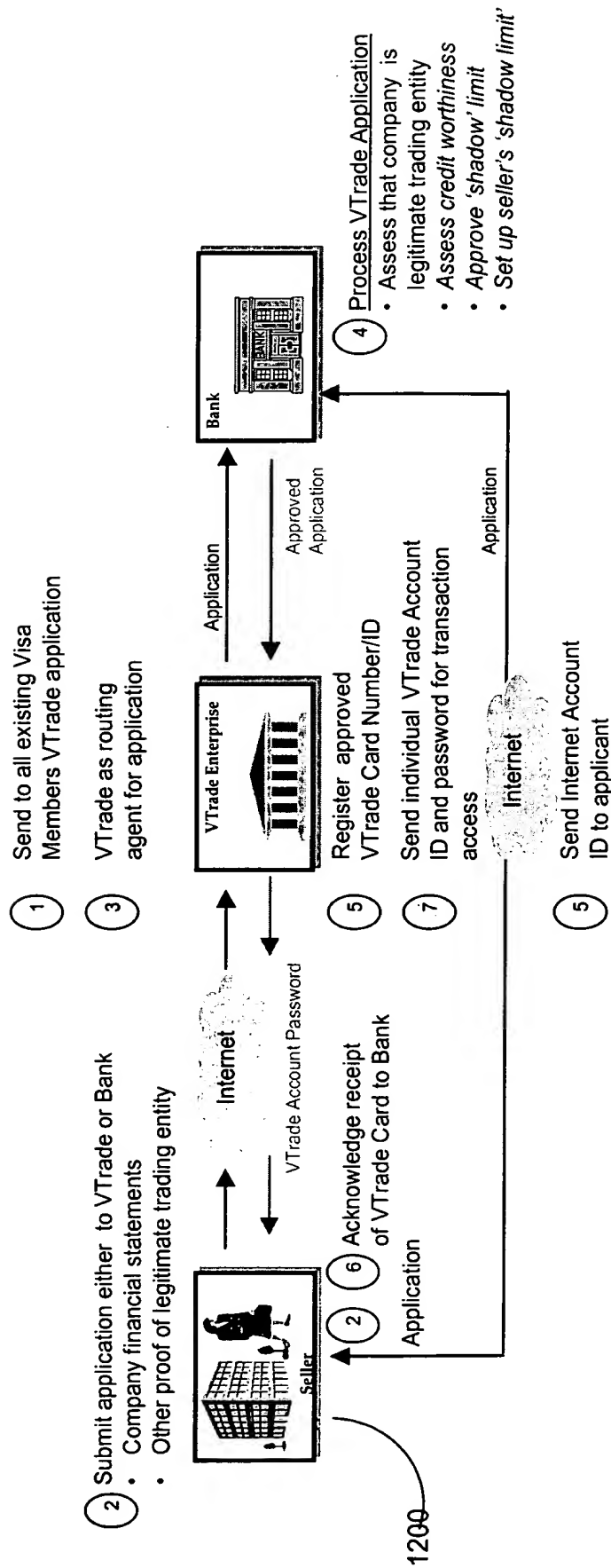


Figure 12

1300

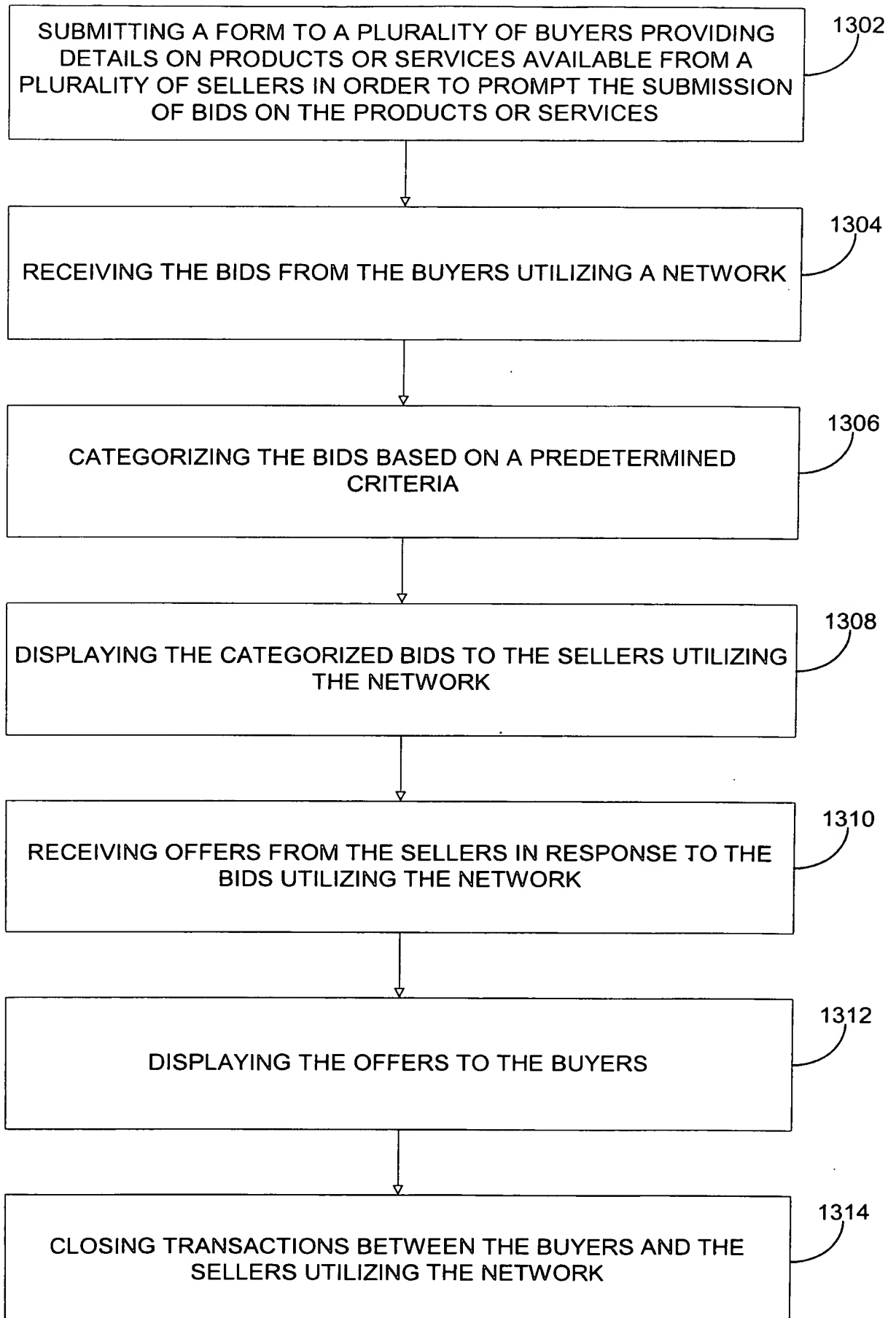
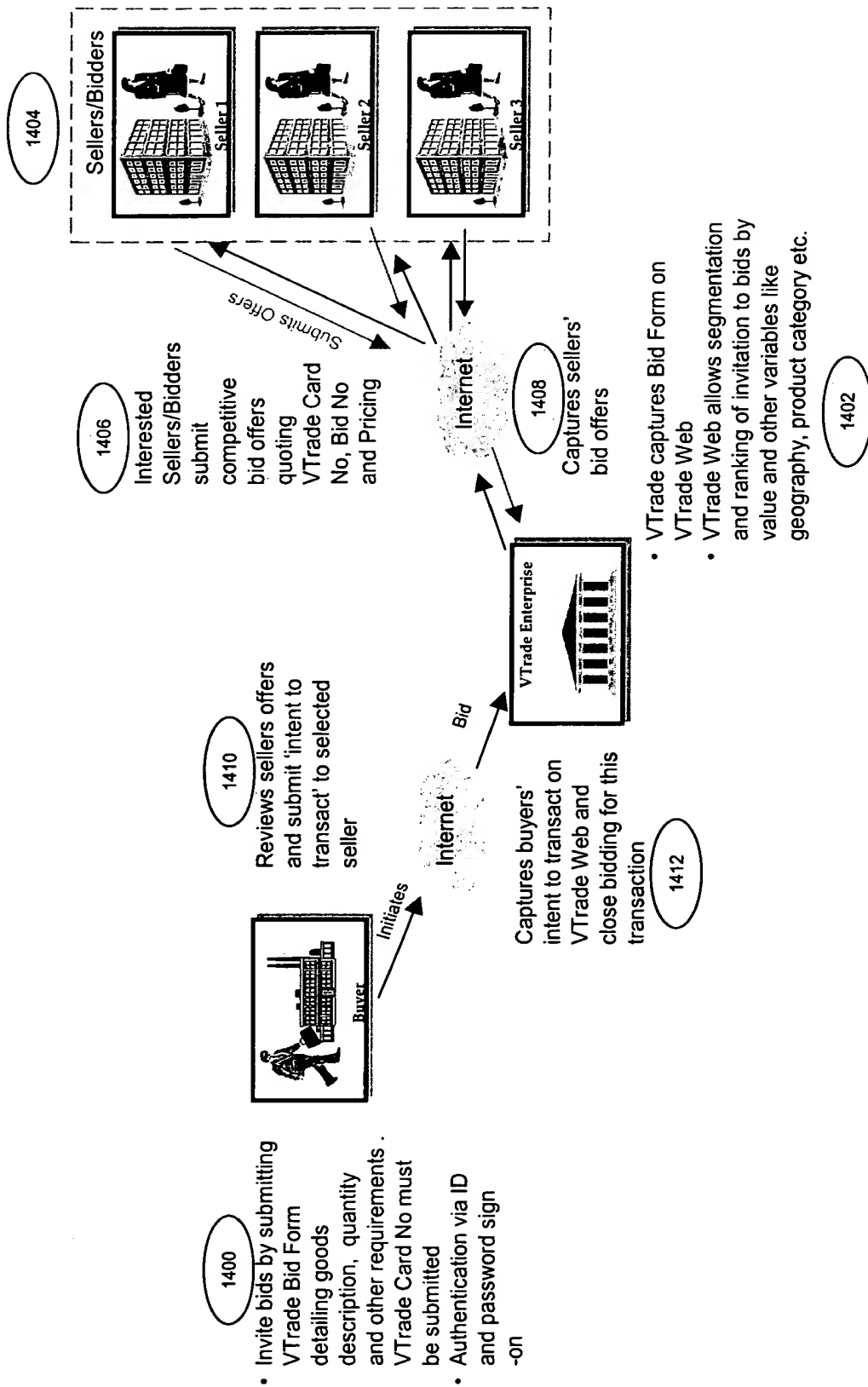
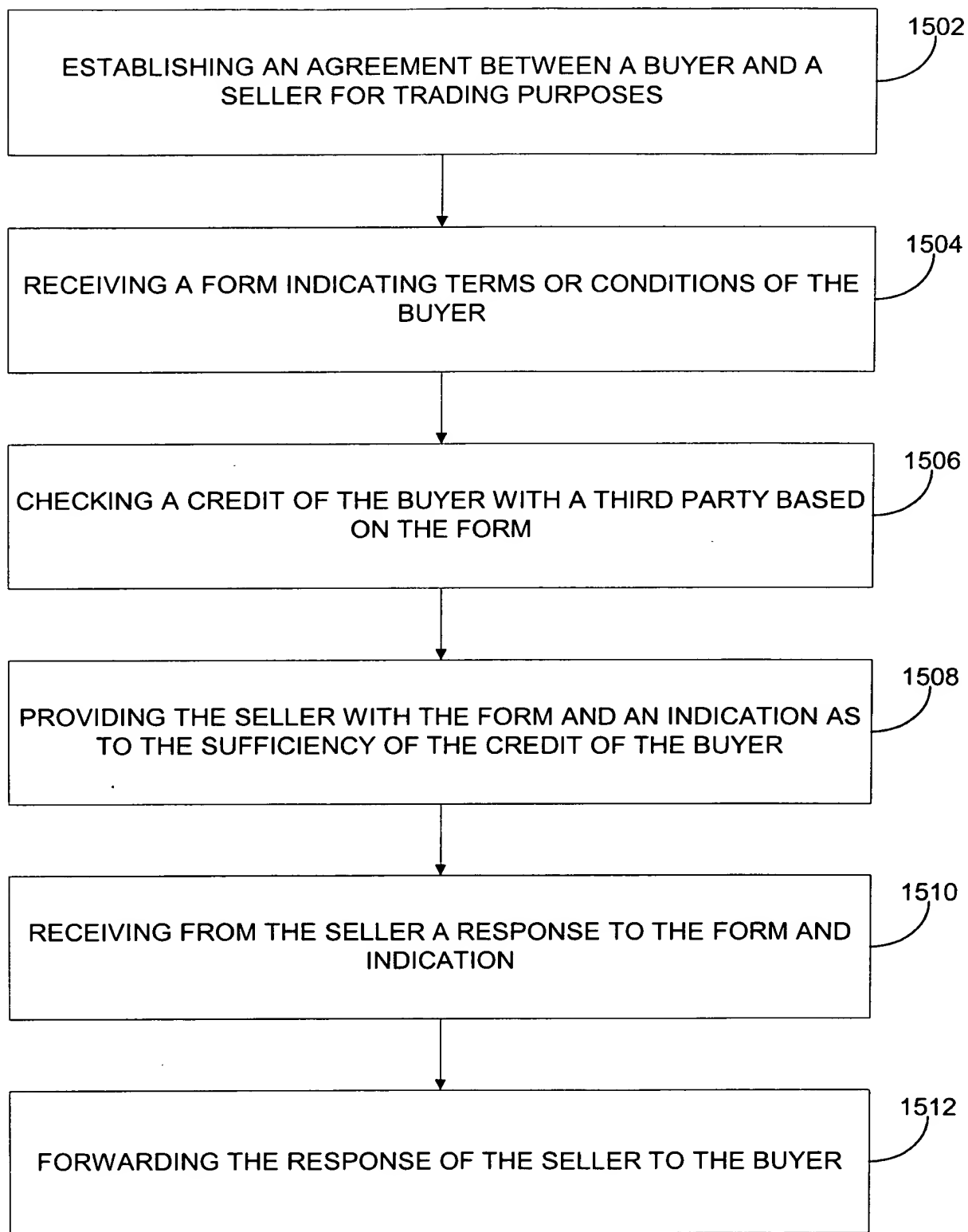


Figure 13



## Figure 14

1500



**Figure 15**

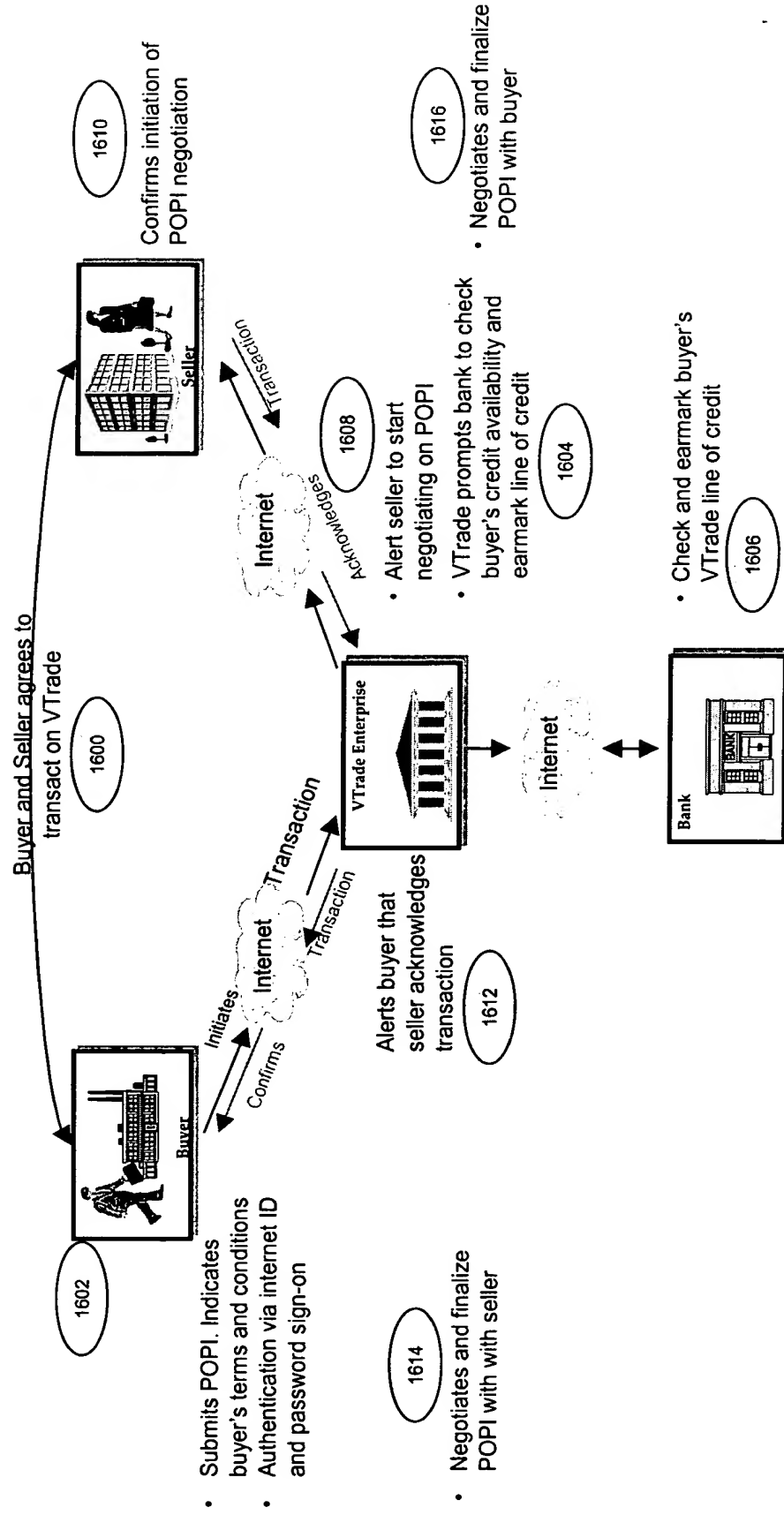


Figure 16



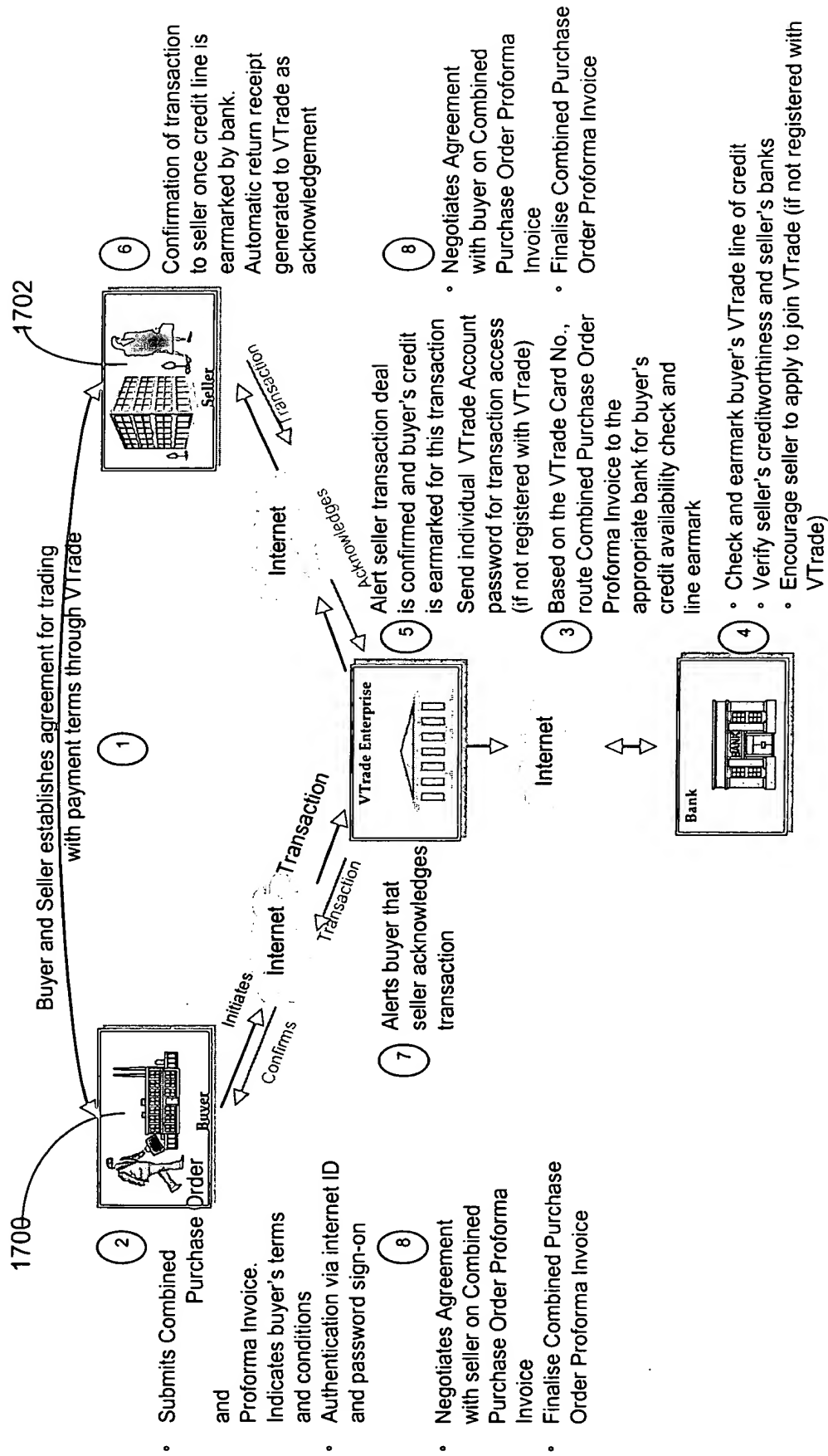
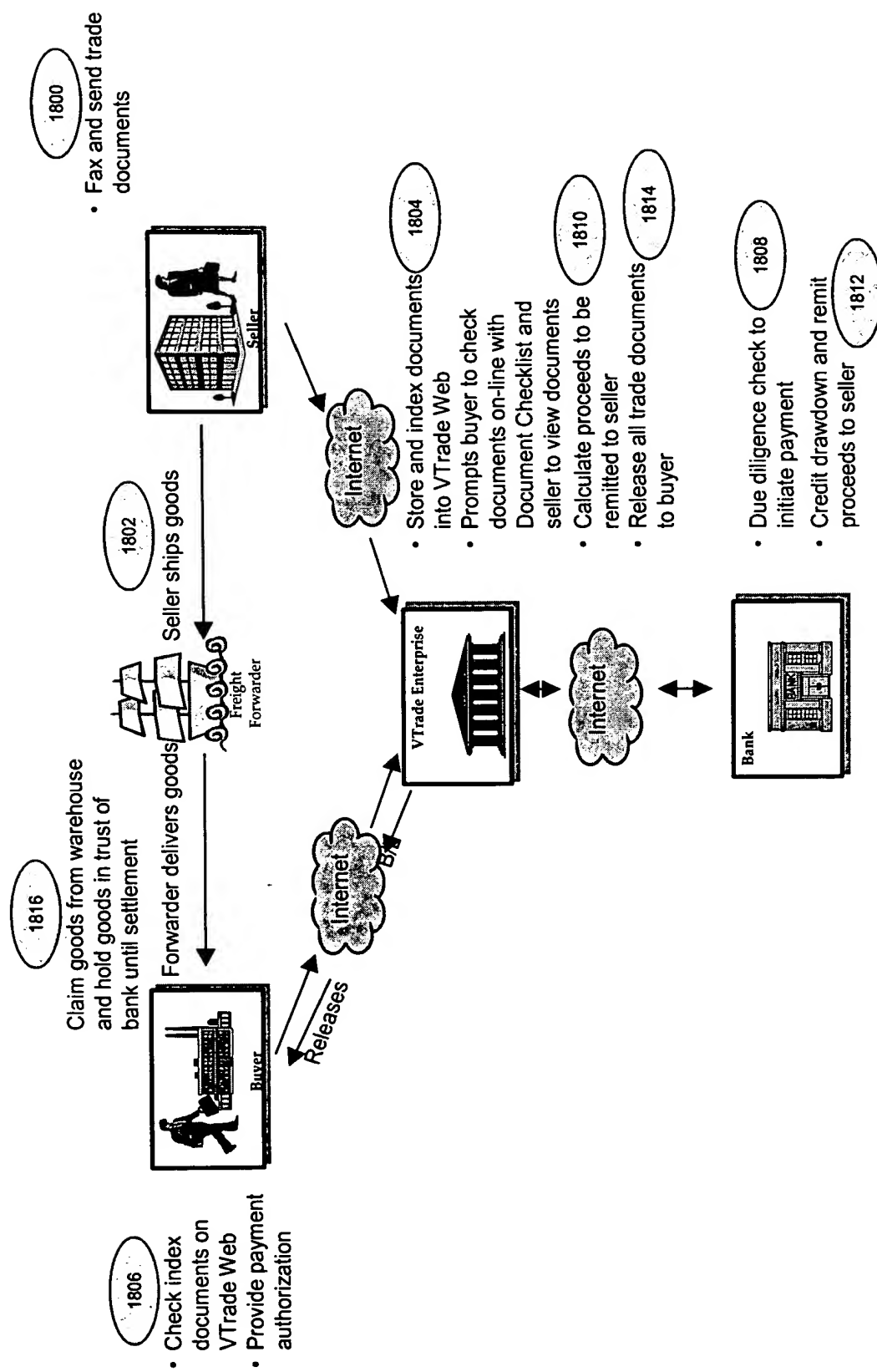


Figure 17



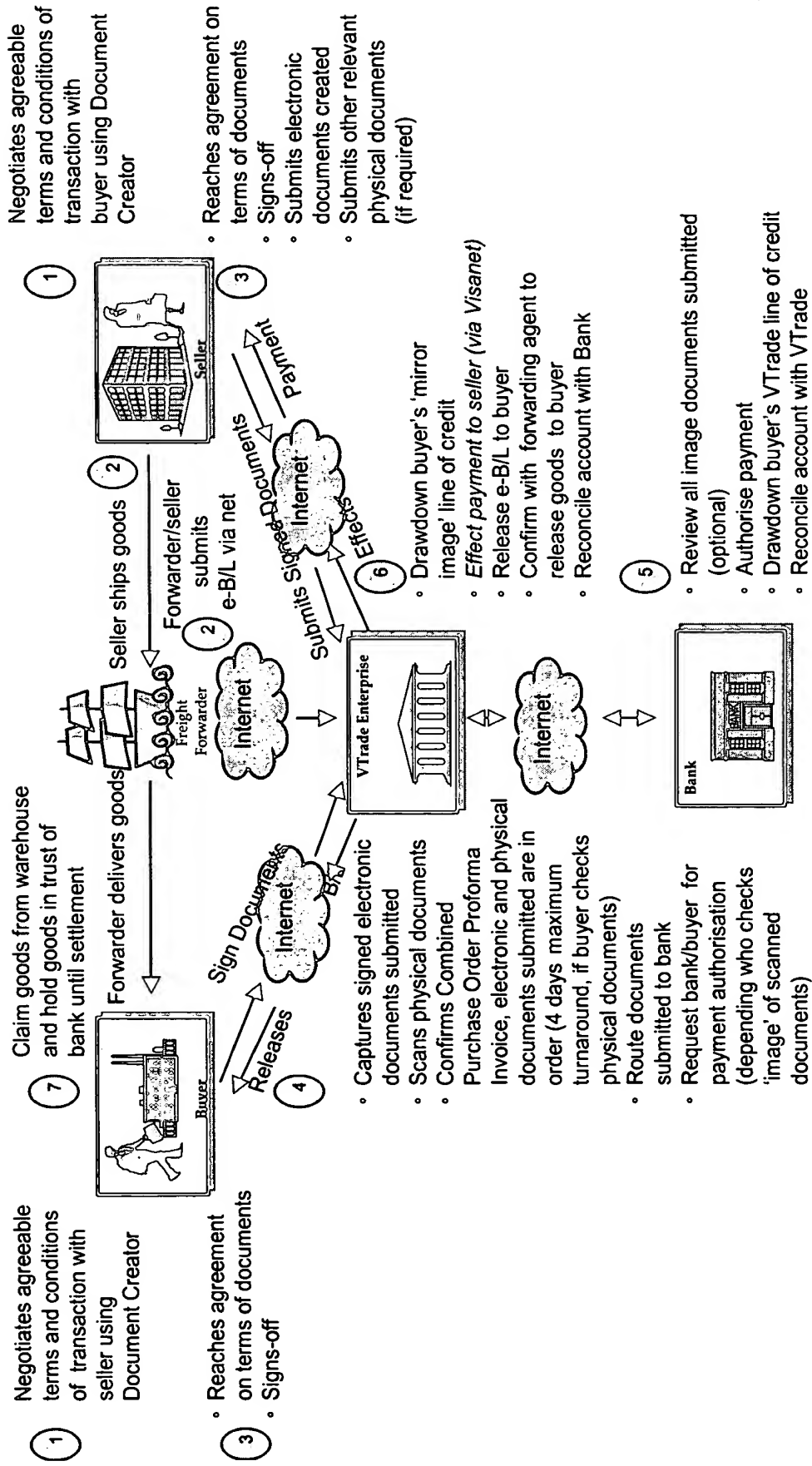


Figure 19

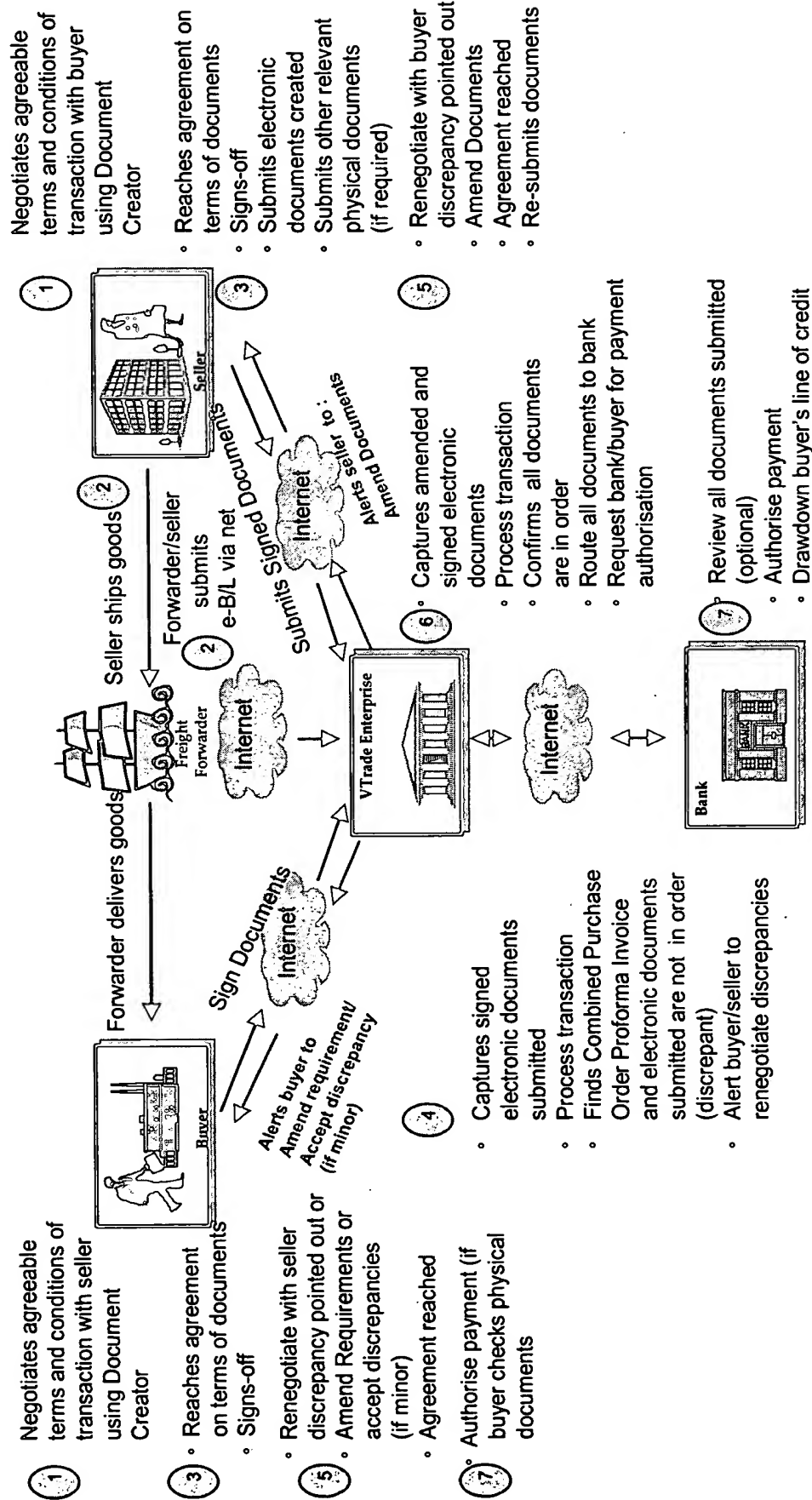
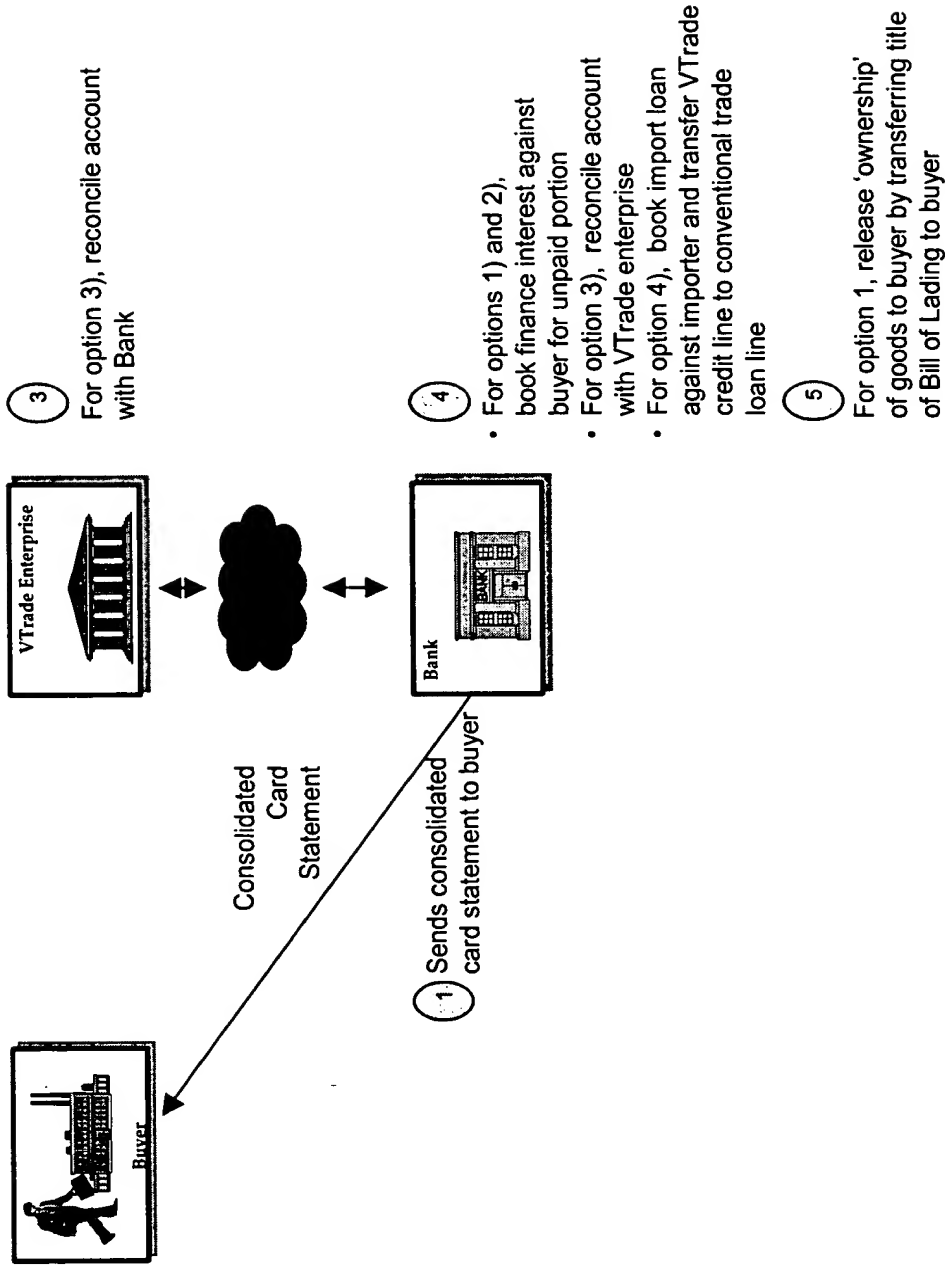


Figure 20

**Buyer given XX Days 'free period' to settle**

2) Buyer can opt to :

- 1) Settle minimum balance
- 2) Partial settle
- 3) Settle full balance
- 4) Apply for conventional import loan on payment due date



**Figure 21**

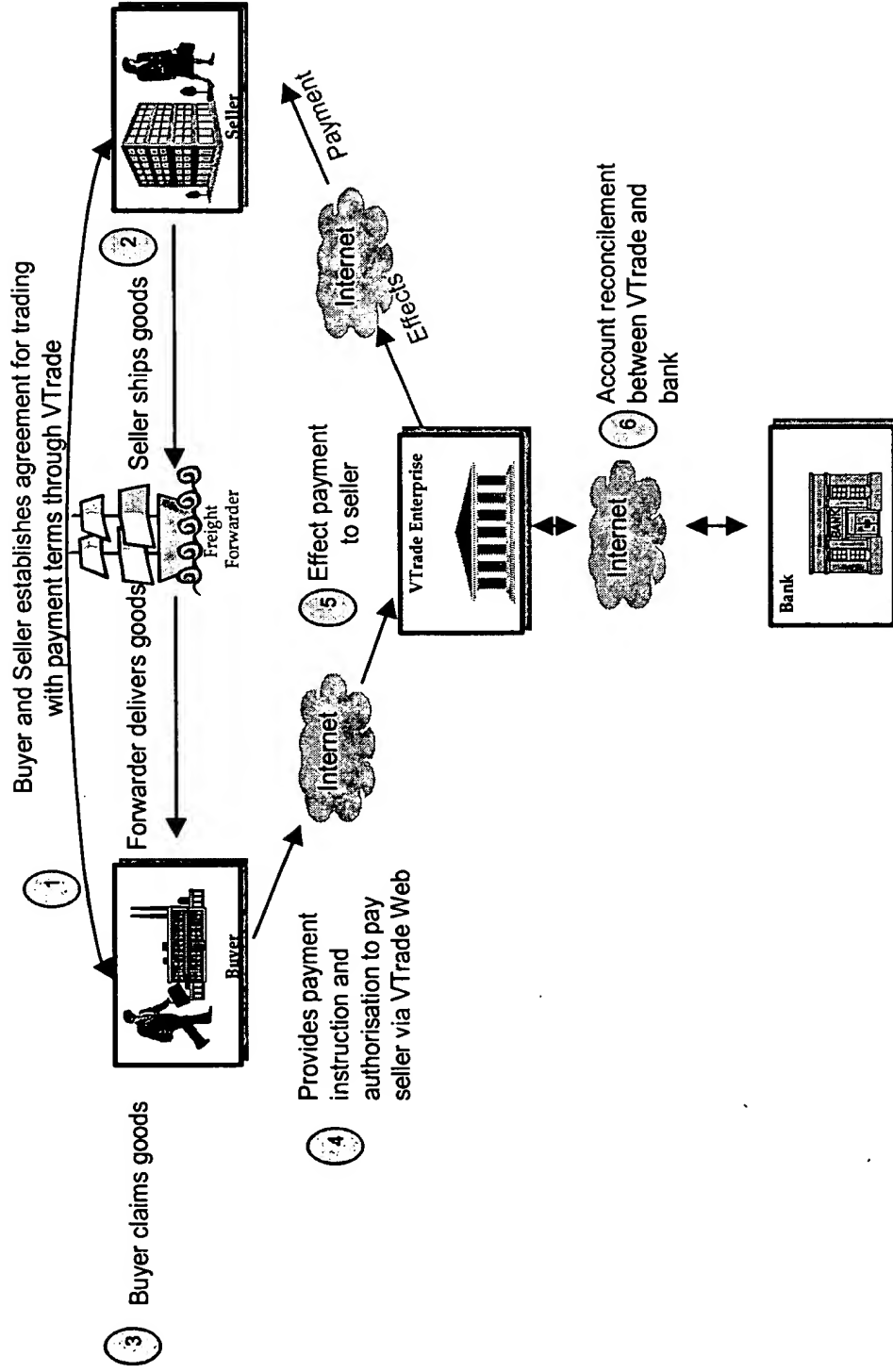
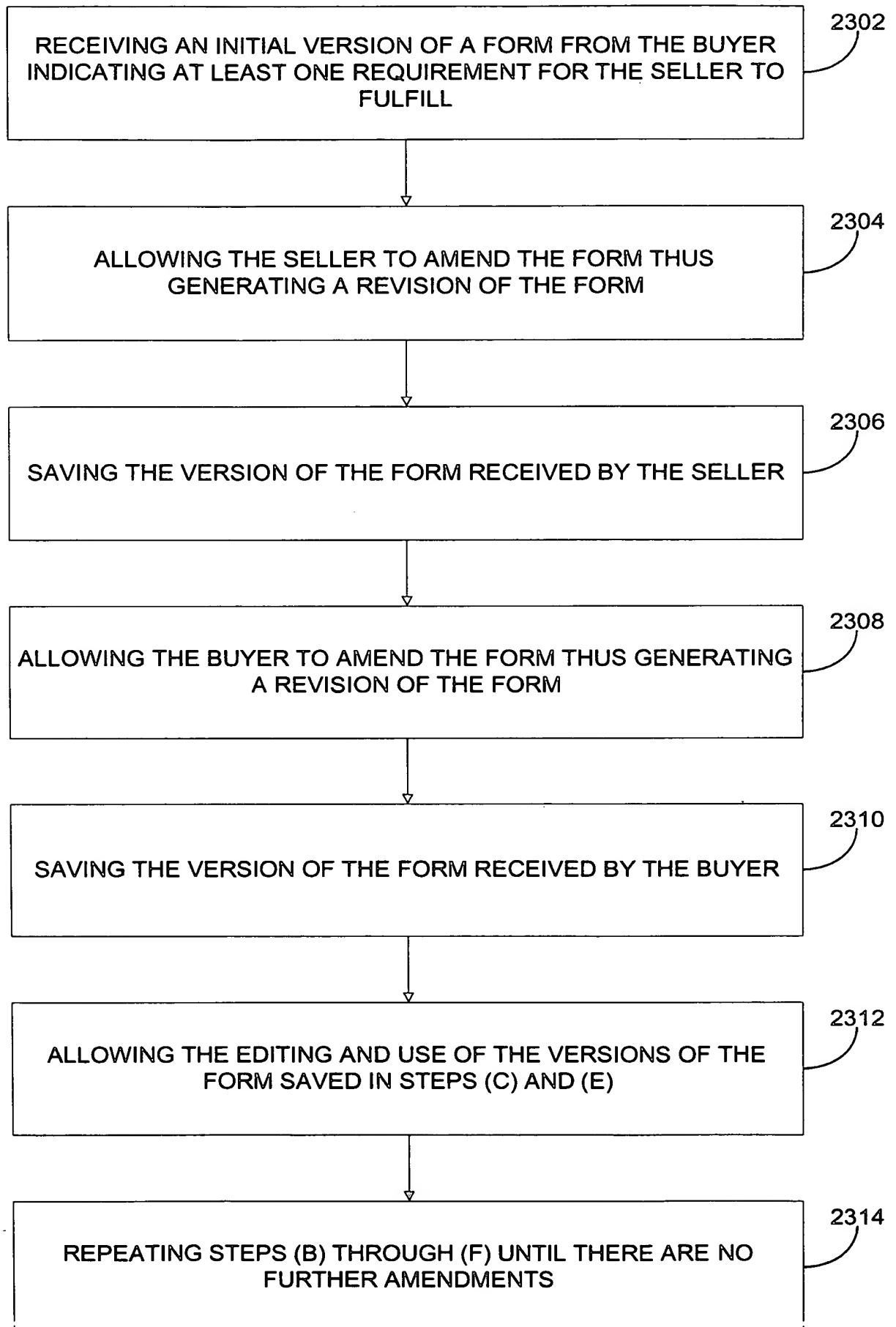


Figure 22

2300



**Figure 23**

2400

## ***VTrade Purchase Order Proforma Invoice (POPI)***

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Account No : \_\_\_\_\_  
 Buyer & Buyer's Business e-Mail : \_\_\_\_\_  
 Visa Online Seller No : \_\_\_\_\_  
 Seller & Seller's Business e-Mail : \_\_\_\_\_

**Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement**

Buyer's Requirements	Seller's Fulfillment If yes, tick on box. If no, indicate offer
<input type="checkbox"/> Expiry date of Purchase Order Commitment (30 days)	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Goods Description	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Quantity/Unit	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Unit Price	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Invoice Amount	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Terms of Payment (Sight Usance)	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Terms of insurance coverage (FOB/CIF)	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Name of Shipper/Exporter	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Port of Loading	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Port of Discharge	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Carrier	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Latest Shipment Date	<input type="checkbox"/> If no, _____
Currency	

**Figure 24A**





2500

## **VTrade Combined Purchase Order** **Proforma Invoice**

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Merchant/Seller Name : \_\_\_\_\_

***Buyer and Seller is to agree and sign-off on Combined Purchase Order Proforma Invoice before submission to VTrade Enterprise. This form also becomes part of Buyer and Seller's sales and purchase contract***

	Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Expiry date of Purchase Order Commitment		
<input type="checkbox"/> Goods Description		
<input type="checkbox"/> Quantity/Unit		
<input type="checkbox"/> Unit Price		
<input type="checkbox"/> Invoice Amount		
<input type="checkbox"/> Terms of Payment		
<input type="checkbox"/> Terms of insurance coverage (FOB/CIF)		
<input type="checkbox"/> Name of Shipper/Exporter		
<input type="checkbox"/> Port of Loading		
<input type="checkbox"/> Port of Discharge		
<input type="checkbox"/> Carrier		
<input type="checkbox"/> Shipment Date		
<input type="checkbox"/> Documents required Inspection Certificate etc.		
<b>AGREEMENT ON OVERALL TERMS            AND CONDITIONS OF PURCHASE            ORDER PROFORMA INVOICE</b>		
	0	0

**Figure 25**

2600

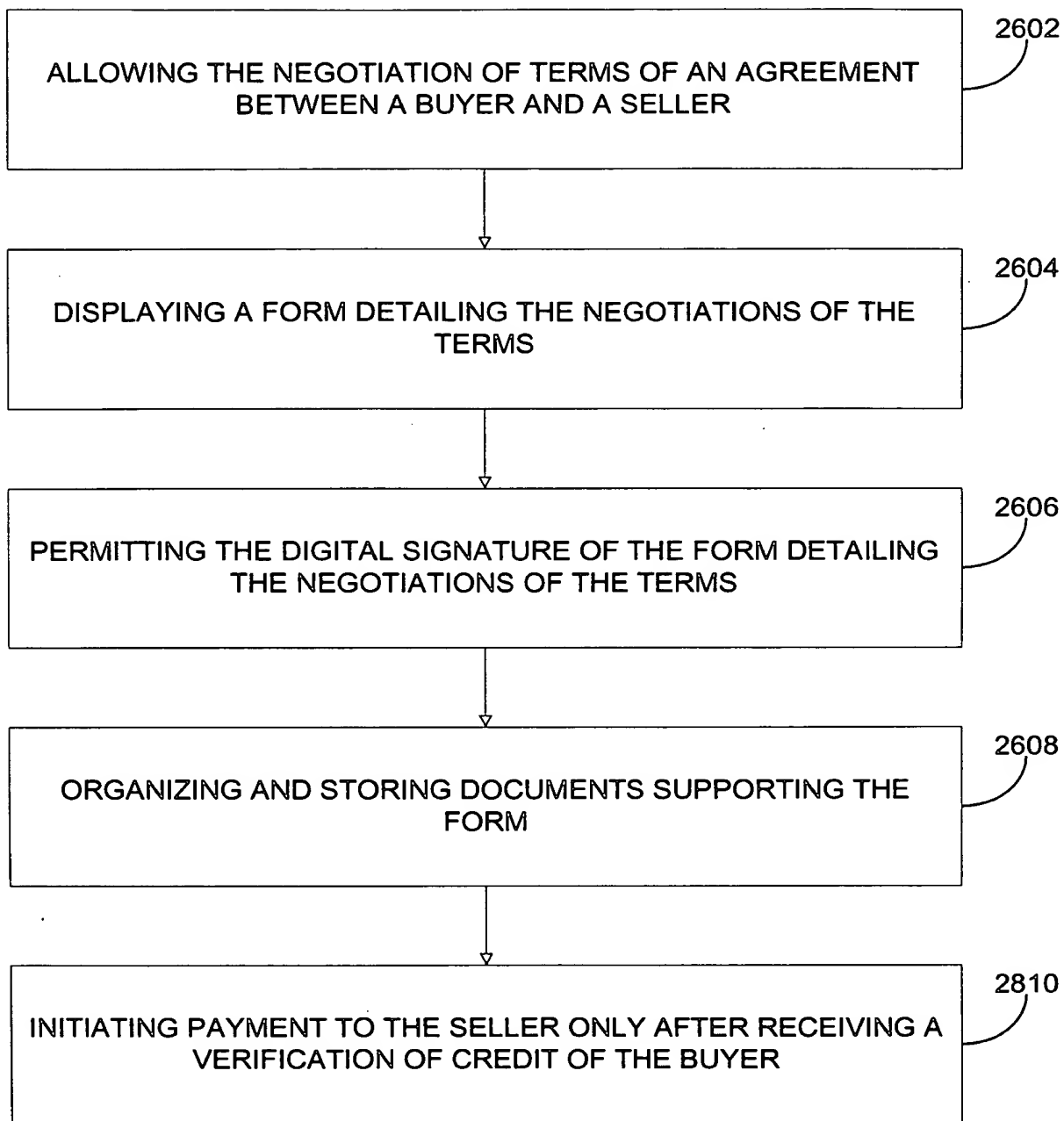


Figure 26

## VTrade Electronic Document Checklist (Main Menu Page)

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Merchant/Seller Name : \_\_\_\_\_

**Buyer and Seller is to agree on terms of each documents, sign-off next to related documents, and sign-off on Overall Terms of Document Creator before submitting to VTrade Enterprise for processing**

Pressing on document icon will bring user to stored document page

### VTrade Electronic Submissions

- ☐ Bill of Lading/Airwaybill/Truck BL
- ☐ Commercial Invoice
- ☐ Insurance Note/Certificate
- ☐ Packing/Weight List
- ☐ Others (Please Specify)

**Buyer's  
Signature**

**Seller's  
Signature**

0

0

0

0

0

0

0

0

### Vtrade Hardcopy Submissions

- ☐ Commercial Invoice
- ☐ Certificate of Origin
- ☐ Custom's Declaration
- ☐ Counselor's Invoice
- ☐ Sanctions/Boycott Declarations
- ☐ Insurance Certificate
- ☐ Packing/Weight List
- ☐ Inspection Certificate
- ☐ Lab Test Report
- ☐ Beneficiary's Certificate
- ☐ Others (Please Specify)

0

0

0

0

0

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0

0

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0

0

0

0

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0

0

AGREEMENT ON OVERALL TERMS  
AND CONDITIONS OF DOCUMENT CREATOR

0

0

Figure 27

2800

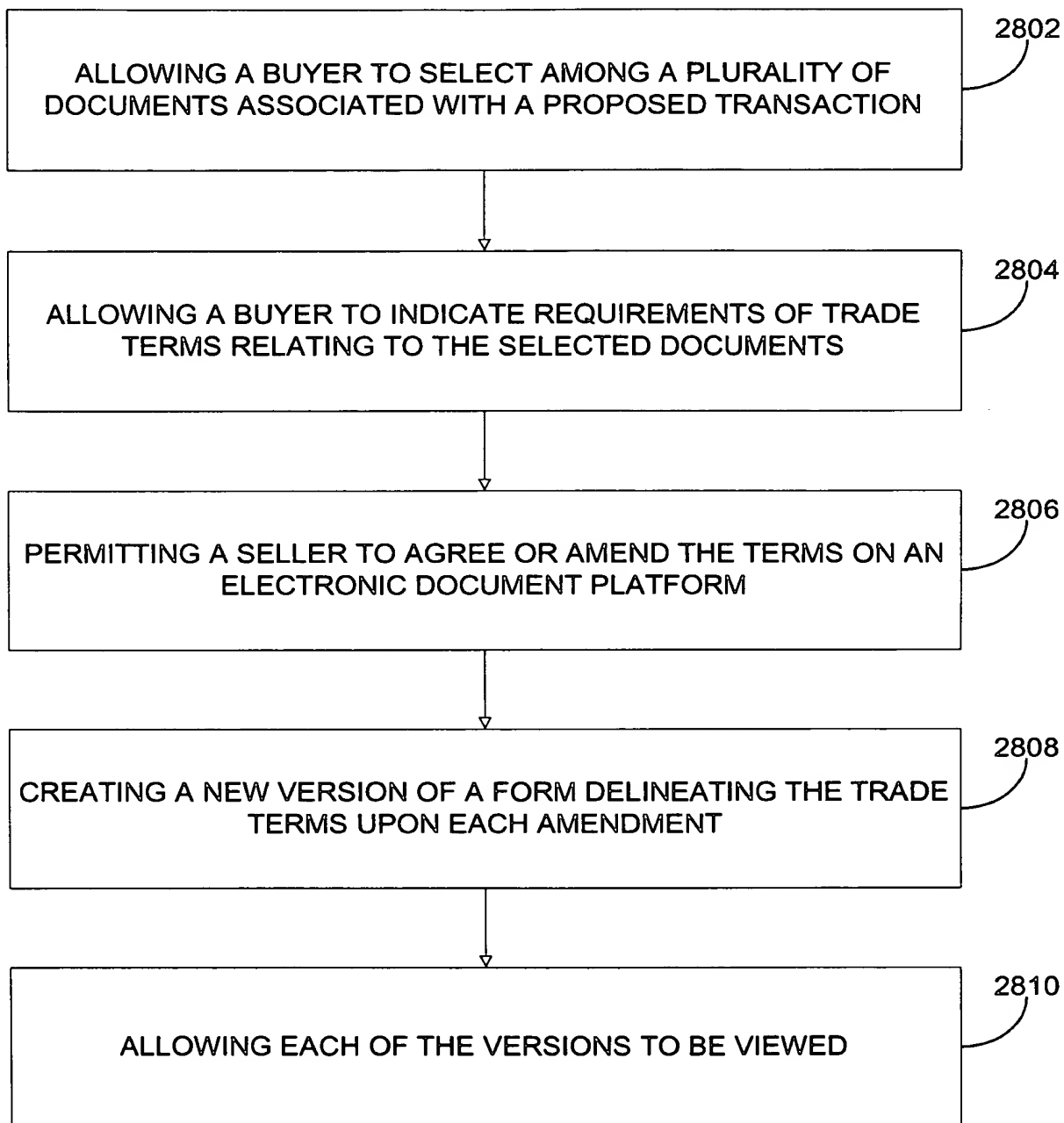


Figure 28

## VTrade Electronic Document Creator

### (Document Page)

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Card/Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Seller Name : \_\_\_\_\_  
 Document Type : Bill Of Lading

**Importer and Exporter is to negotiate and agree on terms of documents before signing  
-off on respective documents on Document Creator Main Menu**

	Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Name of Shipper		
<input type="checkbox"/> Consigned to		
<input type="checkbox"/> Name of Vessel		
<input type="checkbox"/> Port of Loading		
<input type="checkbox"/> Port of Discharge		
<input type="checkbox"/> Place of Delivery		
<input type="checkbox"/> On Board Date		
<input type="checkbox"/> Clean On Board		
<input type="checkbox"/> Shipping Marks		
<input type="checkbox"/> No. of Packages		
<input type="checkbox"/> Description of Goods		
<input type="checkbox"/> Gross Weight		
<input type="checkbox"/> Measurements		
<input type="checkbox"/> Freight Charges		
<input type="checkbox"/> Prepaid		
<input type="checkbox"/> Collect		
ISSUER/MASTER/ CARRIER'S SIGNATURE	0	Date Signed

Figure 29

3000

## VTrade Document Checklist

Transaction Reference & Date : \_\_\_\_\_  
 VTrade Account No : \_\_\_\_\_  
 Buyer Name : \_\_\_\_\_  
 Visa Online Merchant No : \_\_\_\_\_  
 Merchant/Seller Name : \_\_\_\_\_

*Buyer and Seller is to agree on terms of each documents, sign-off on checklist after negotiation and finalization on VTrade Web*

3004

### VTrade Documents

Pressing on document icon will bring user to stored document page

- ☐ Bill of Lading/Airwaybill/Truck BL
- ☐ Commerical Invoice
- ☐ Insurance Note/Certificate
- ☐ Packing/Weight List
- ☐ Commercial Invoice
- ☐ Certificate of Origin
- ☐ Custom's Declaration
- ☐ Counselor's Invoice
- ☐ Sanctions/Boycott Declarations
- ☐ Lab Test Report
- ☐ Beneficiary's Certificate
- ☐ Others (Please Specify)
- ☐ Others Discrepancies

**Discrepancies  
Noted**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Buyer's Signature

0

Forward to Bank for  
Due Diligence

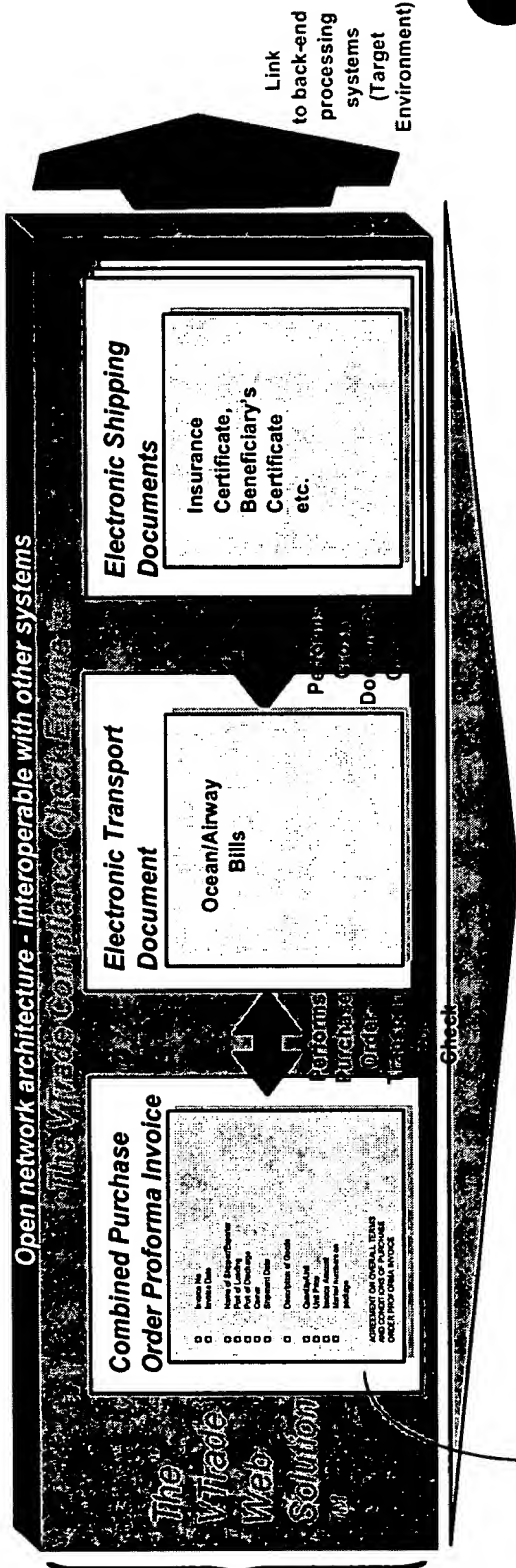
Payment Authorization  
to VTrade

Page 1 of 1

Figure 30

Online  
Web-based  
Banking  
- An electronic  
trade finance  
solution which  
complements  
Visa  
International's  
other electronic  
commerce  
offerings

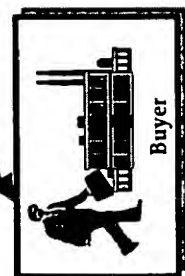
3100



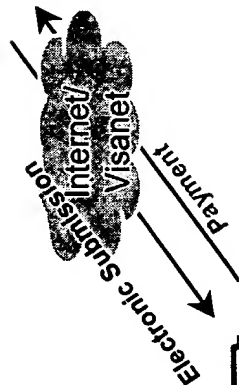
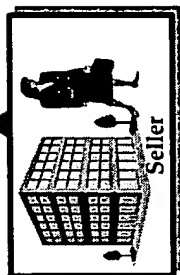
3102

Figure 31





Other physical documents  
(assume VTrade need not  
check - to be settled  
between buyer and seller )



3200

**Role 1**  
Checks electronic  
documents :  
*Combined Purchase  
Order Proforma  
Invoice and all  
electronic  
documents*

**Role 2**  
Credit exporter as long as  
commercial shipping  
documents complies with  
terms of Combined  
Purchase Order Proforma  
Invoice

**Role**  
Submits Combined Purchase  
Order Proforma Invoice  
and commercial shipping  
documents

**Figure 32**

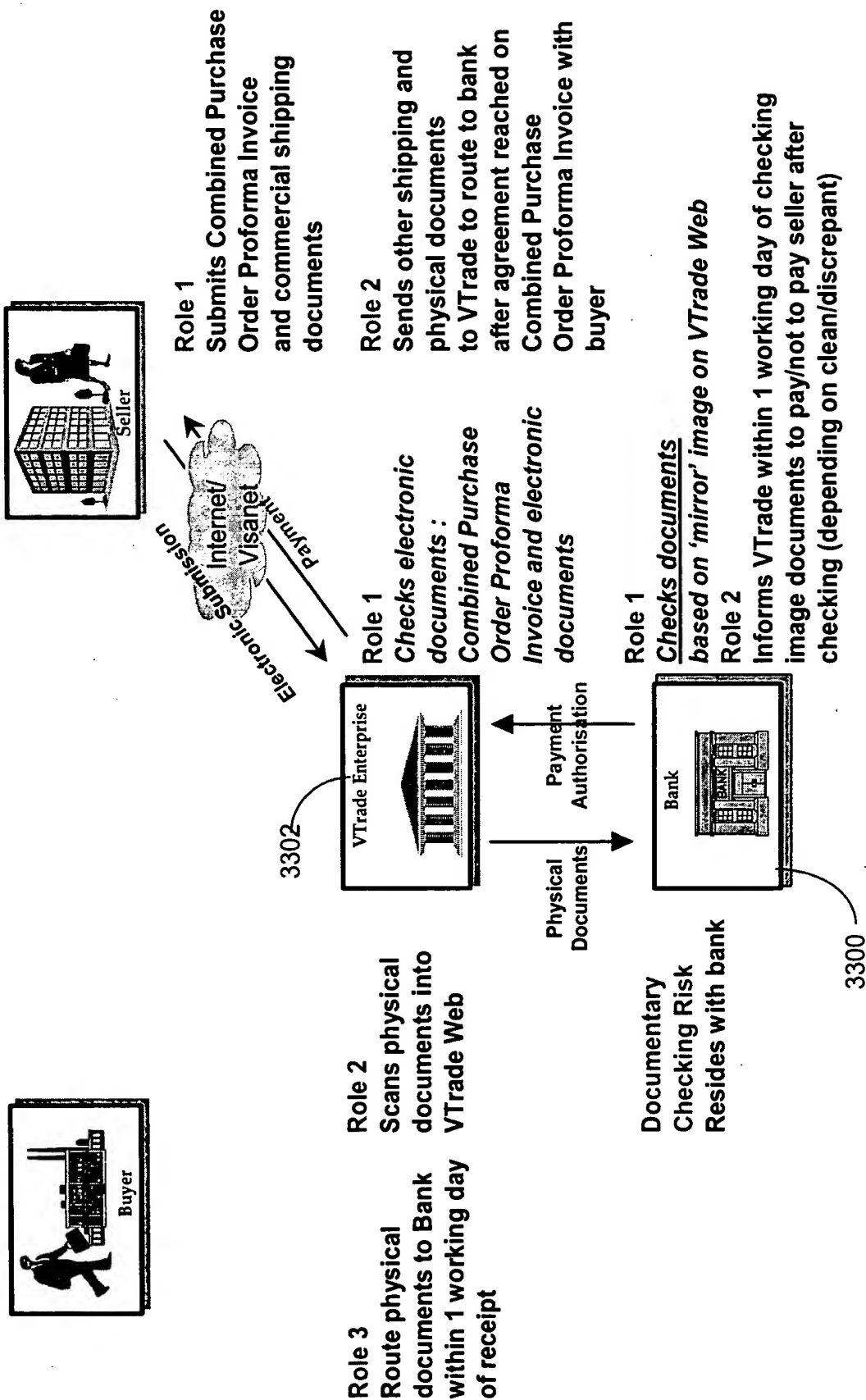


Figure 33

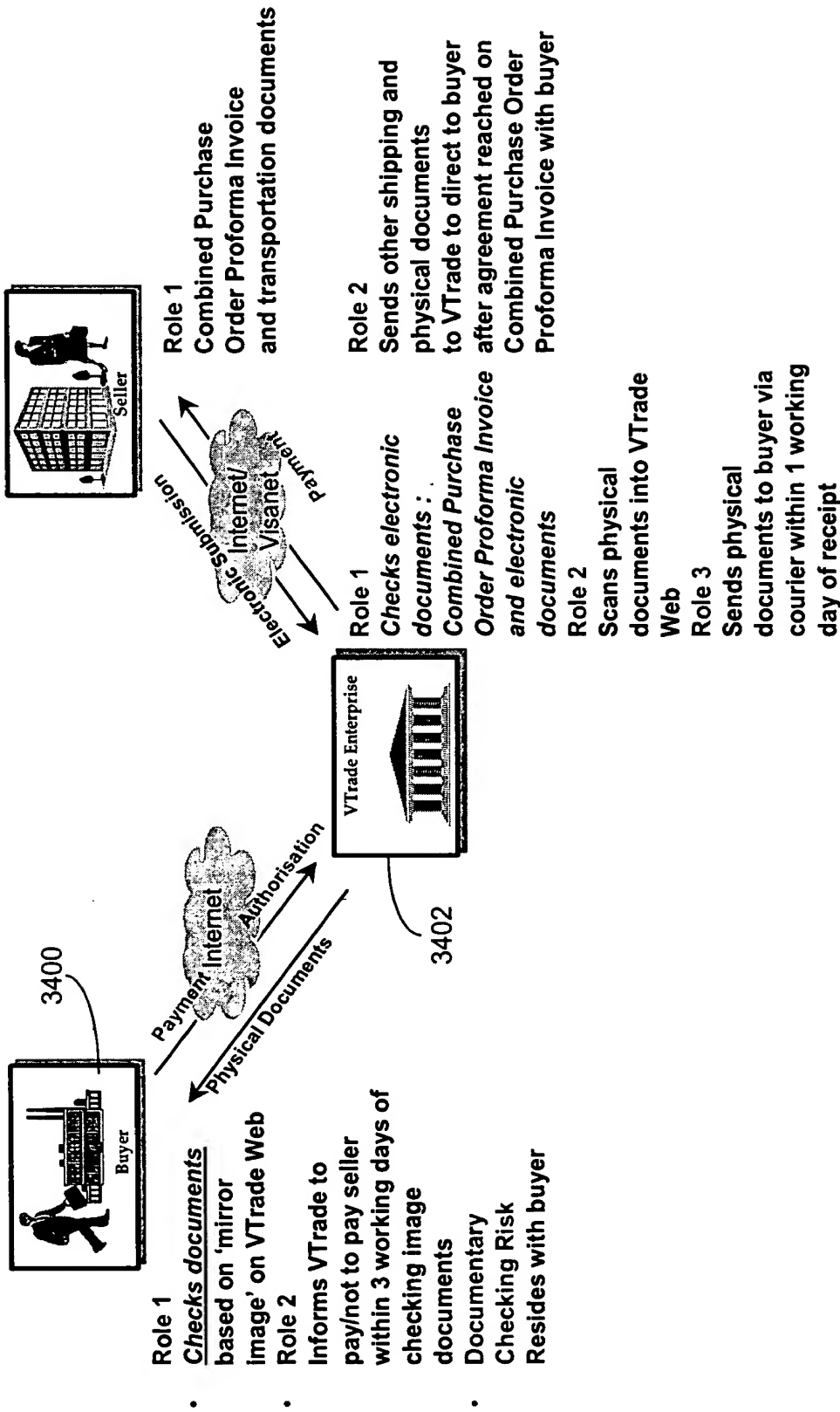


Figure 34

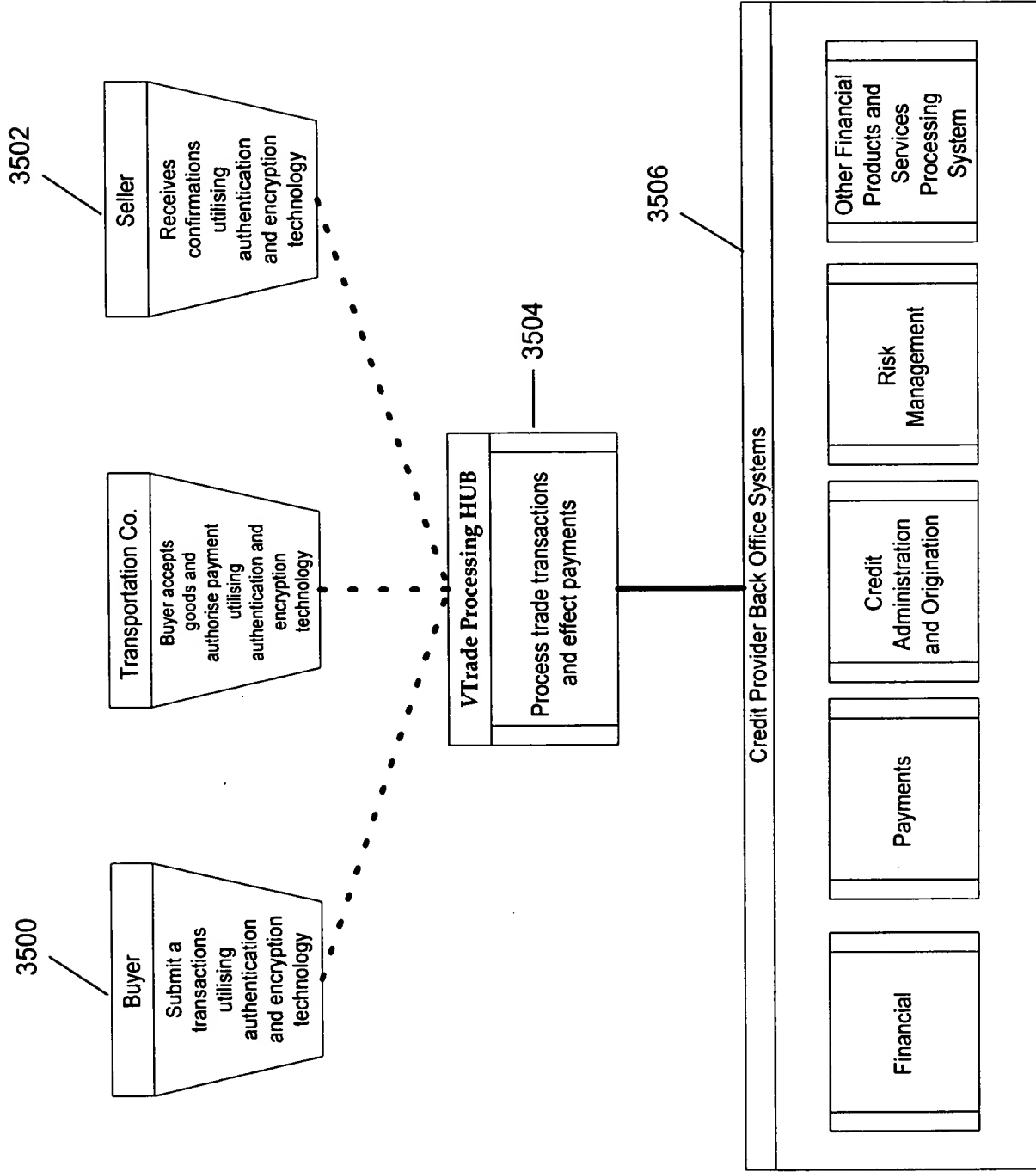
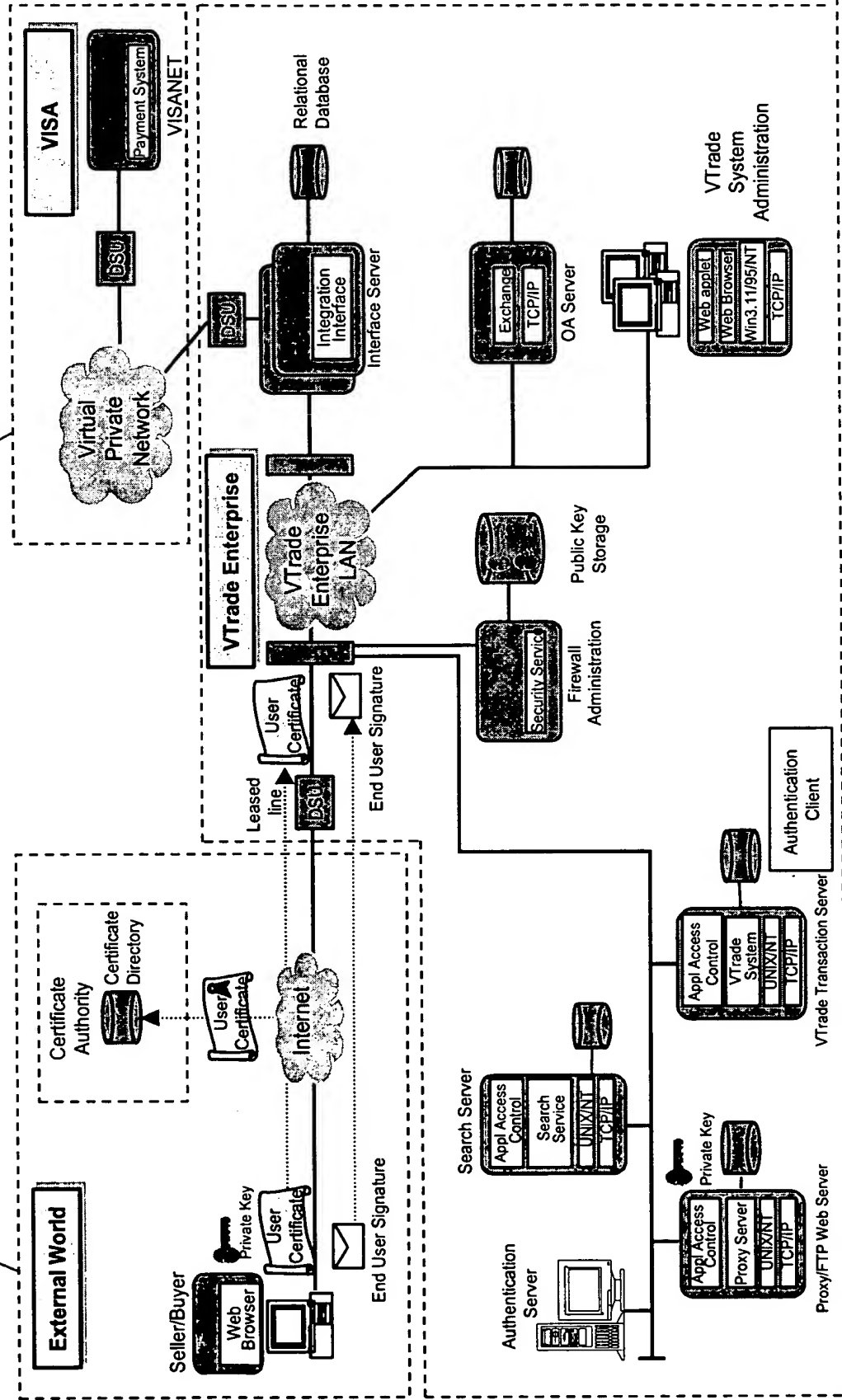


Figure 35

3602

3604



3600

Figure 36

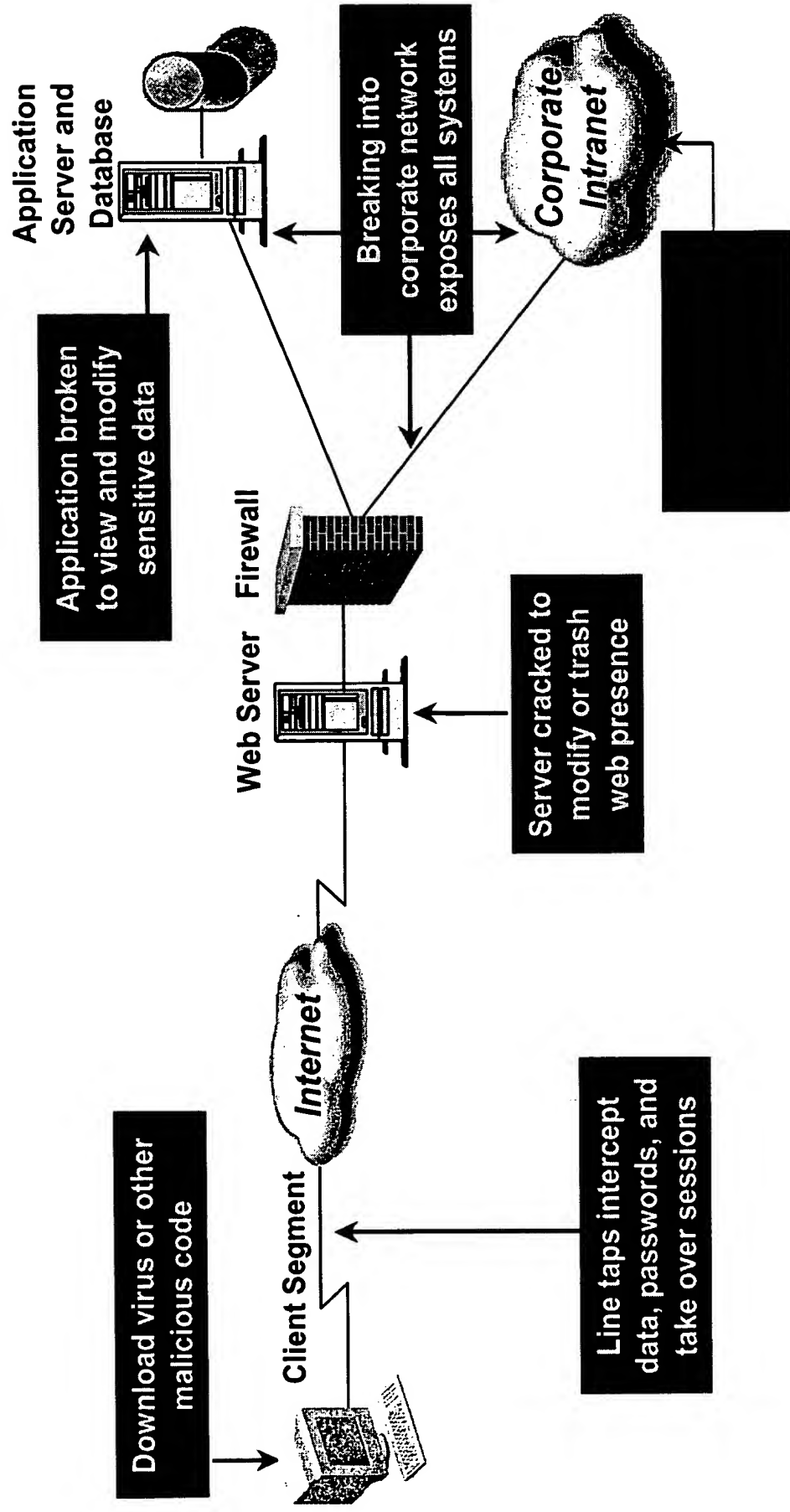


Figure 37

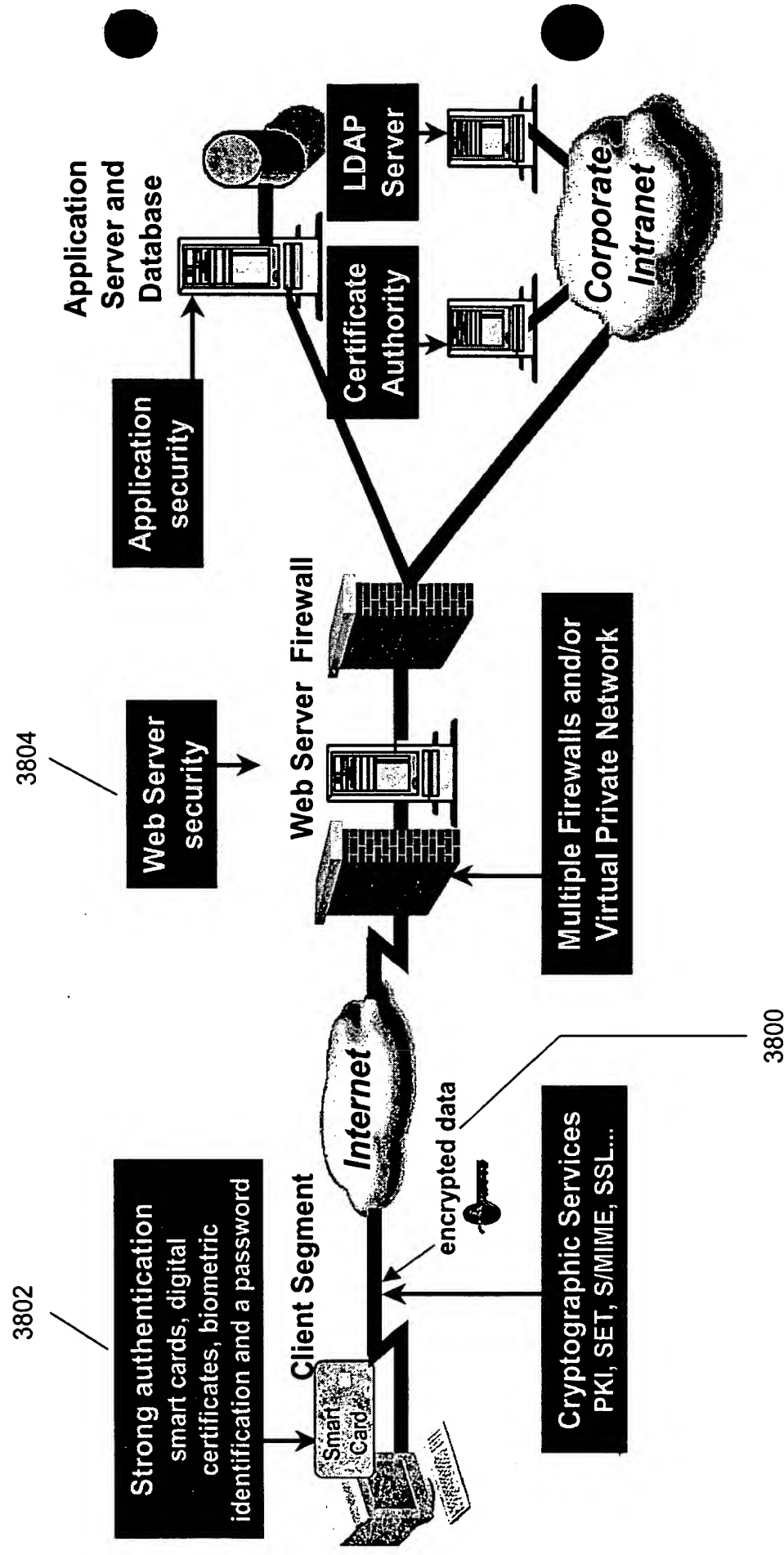


Figure 38

3900 SECURITY PRINCIPLES	3902 Authentication Services	3904 Cryptography Services	3906 Certification Services
Identification	Yes		Yes
Authentication	Yes		Yes
Authorization	Yes		Yes
Privacy		Yes	Yes
Integrity		Yes	Yes
Non-Repudiation			Yes

Figure 39



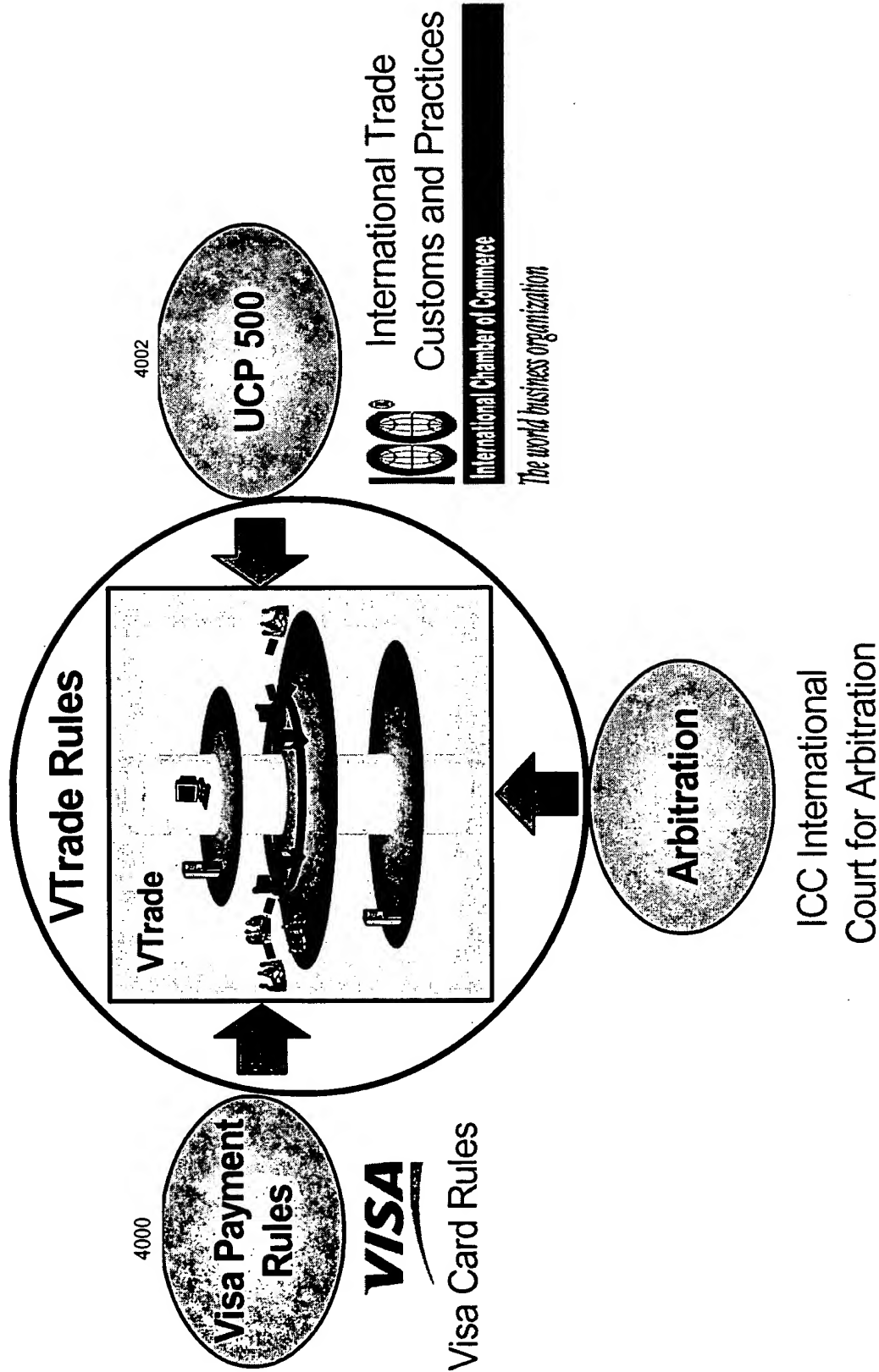


Figure 40

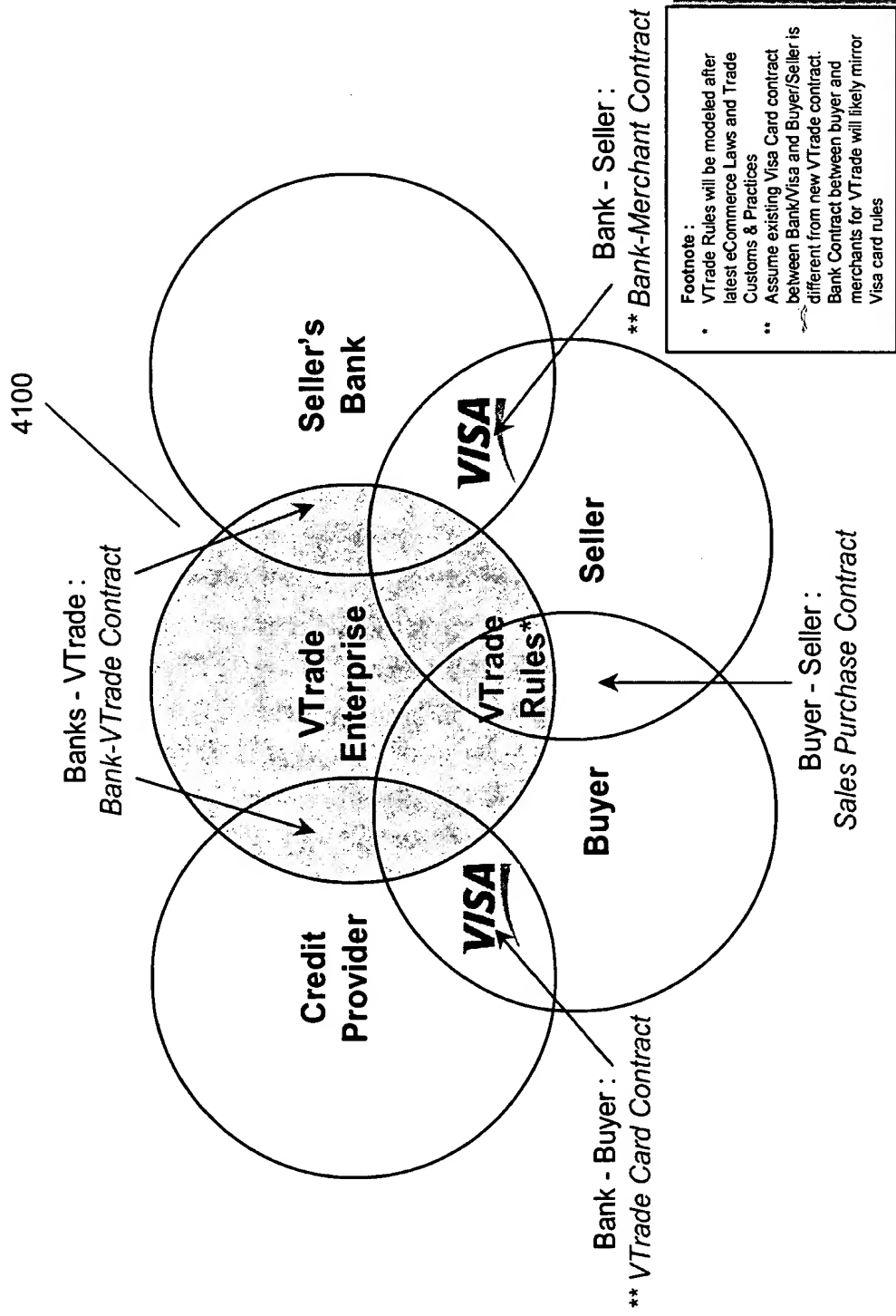


Figure 41

4202

4202

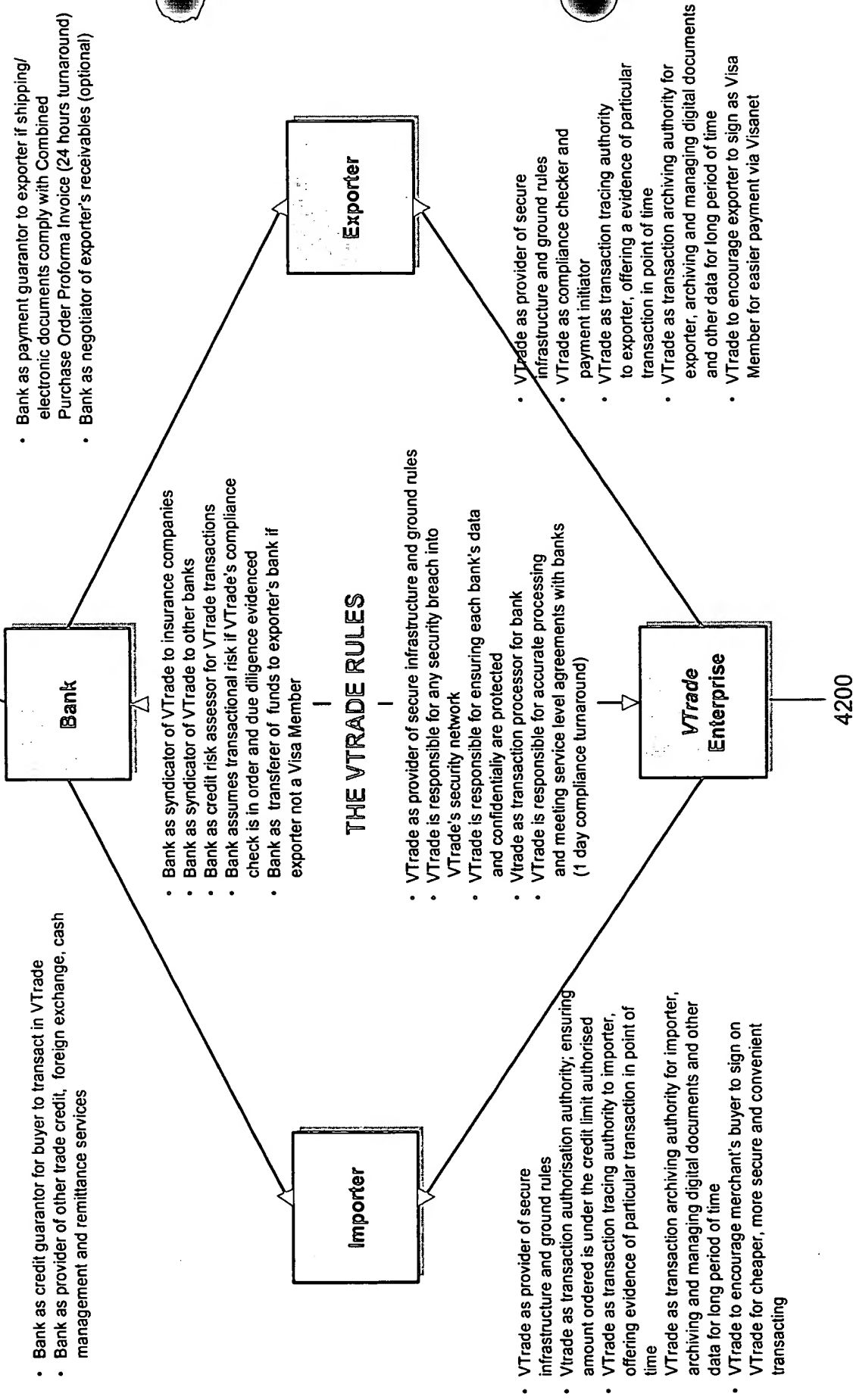


Figure 42

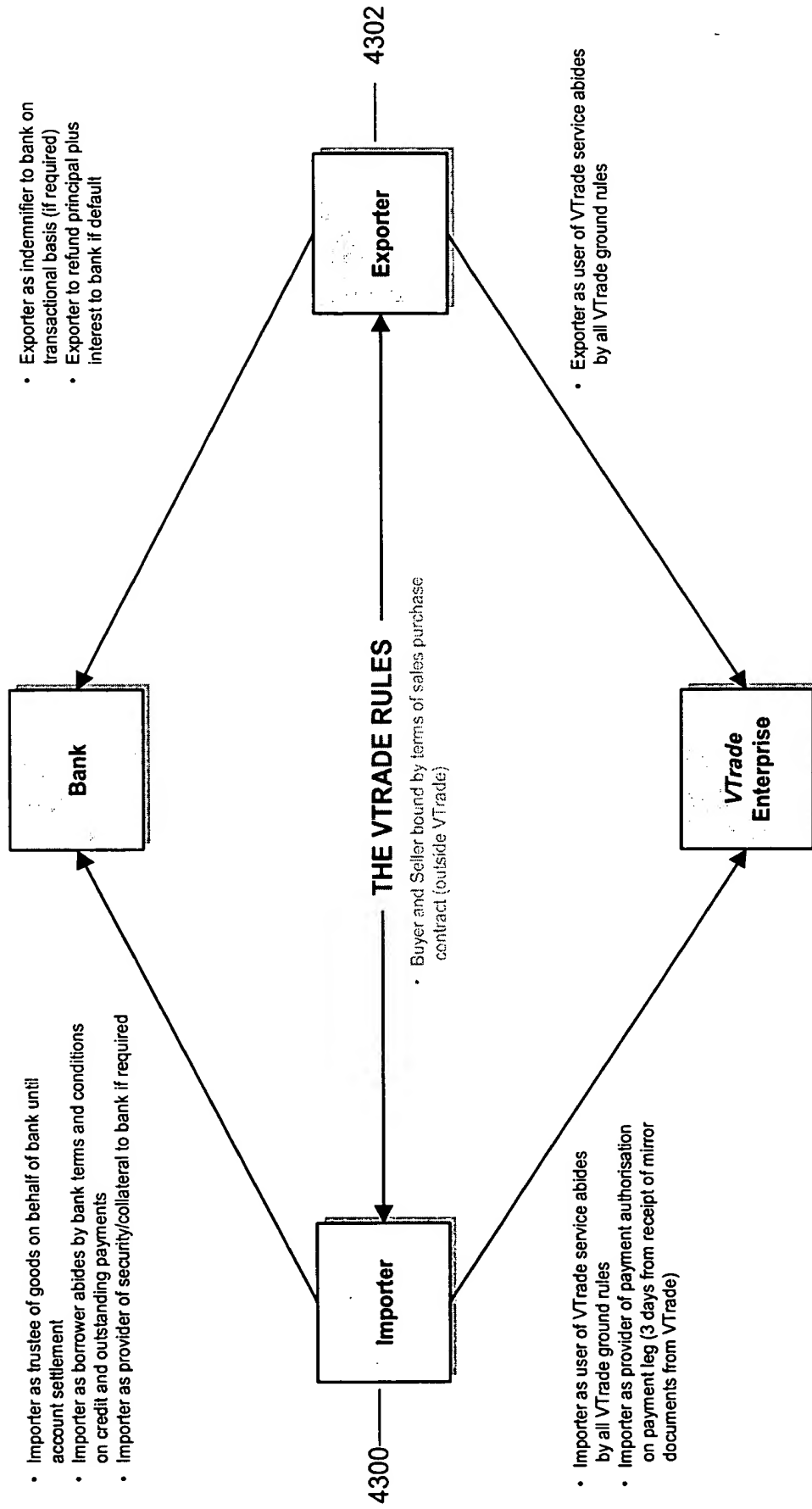
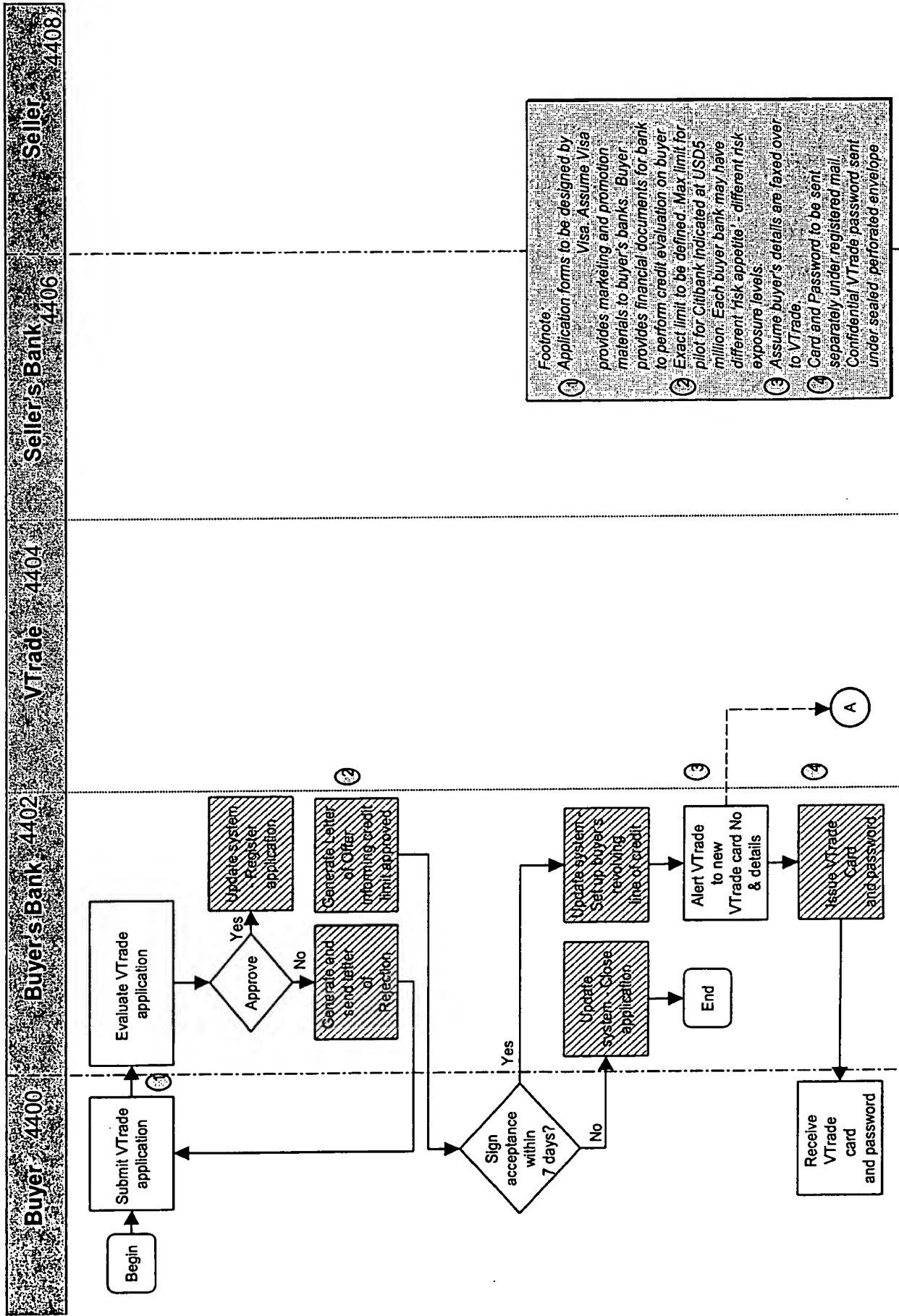
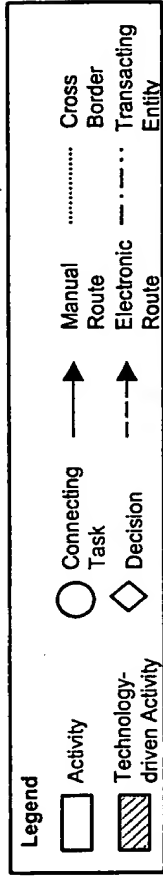


Figure 43

Figure 44



**Footnote:**

- Application forms to be designed by Visa. Assume Visa provides marketing and promotion materials to buyer's banks. Buyer provides financial documents for bank to perform credit evaluation on buyer to exact limit to be defined. Max limit for pilot for Citibank indicated at USD5 million. Each buyer bank may have different 'risk appetite' - different risk exposure levels.
- Exact limit to be defined. Max limit for pilot for Citibank indicated at USD5 million. Each buyer bank may have different 'risk appetite' - different risk exposure levels.
- Assume buyer's details are faxed over to VTrade.
- Card and Password to be sent separately under registered mail. Confidential VTrade password sent under sealed perforated envelope.

Figure 45

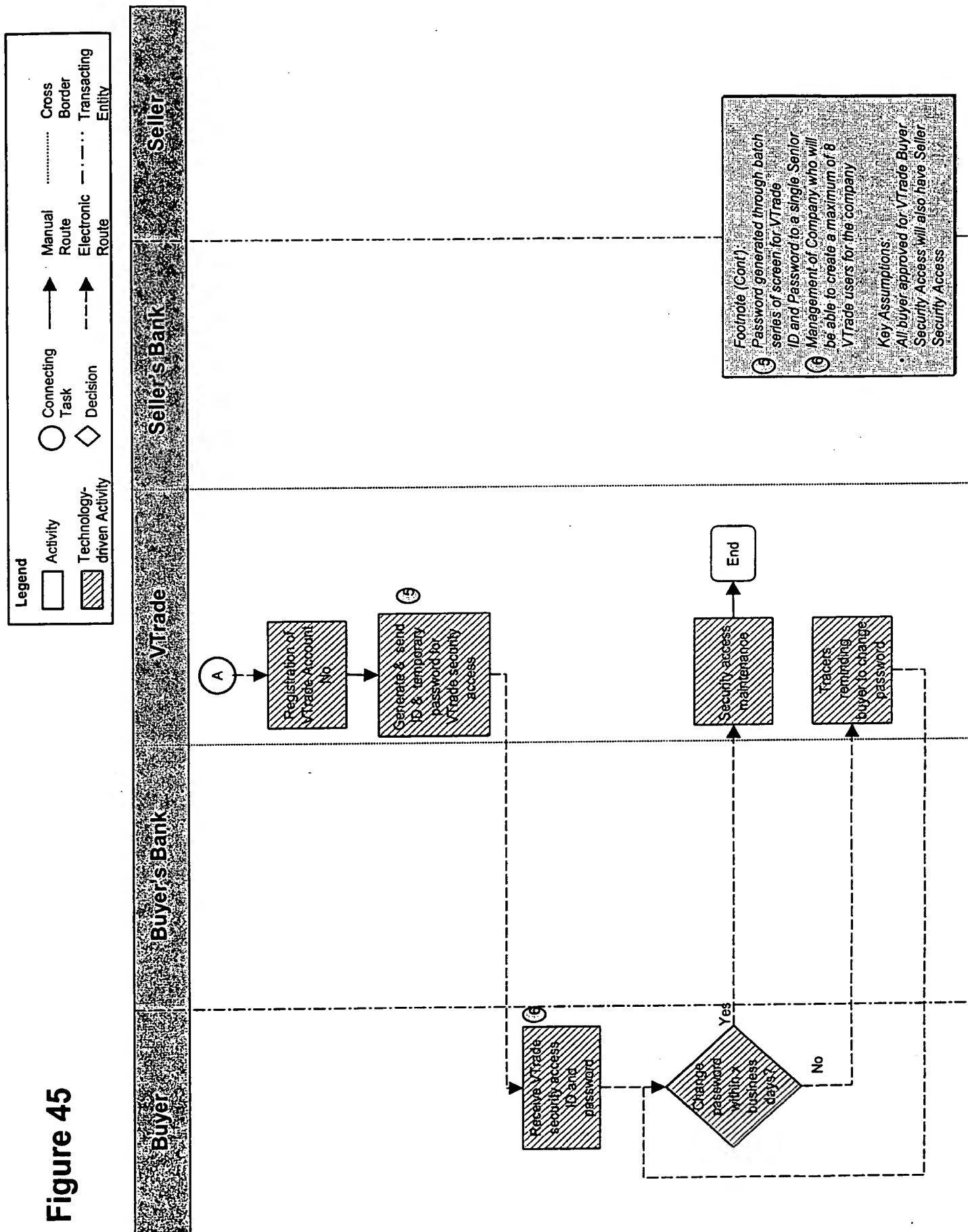


Figure 46

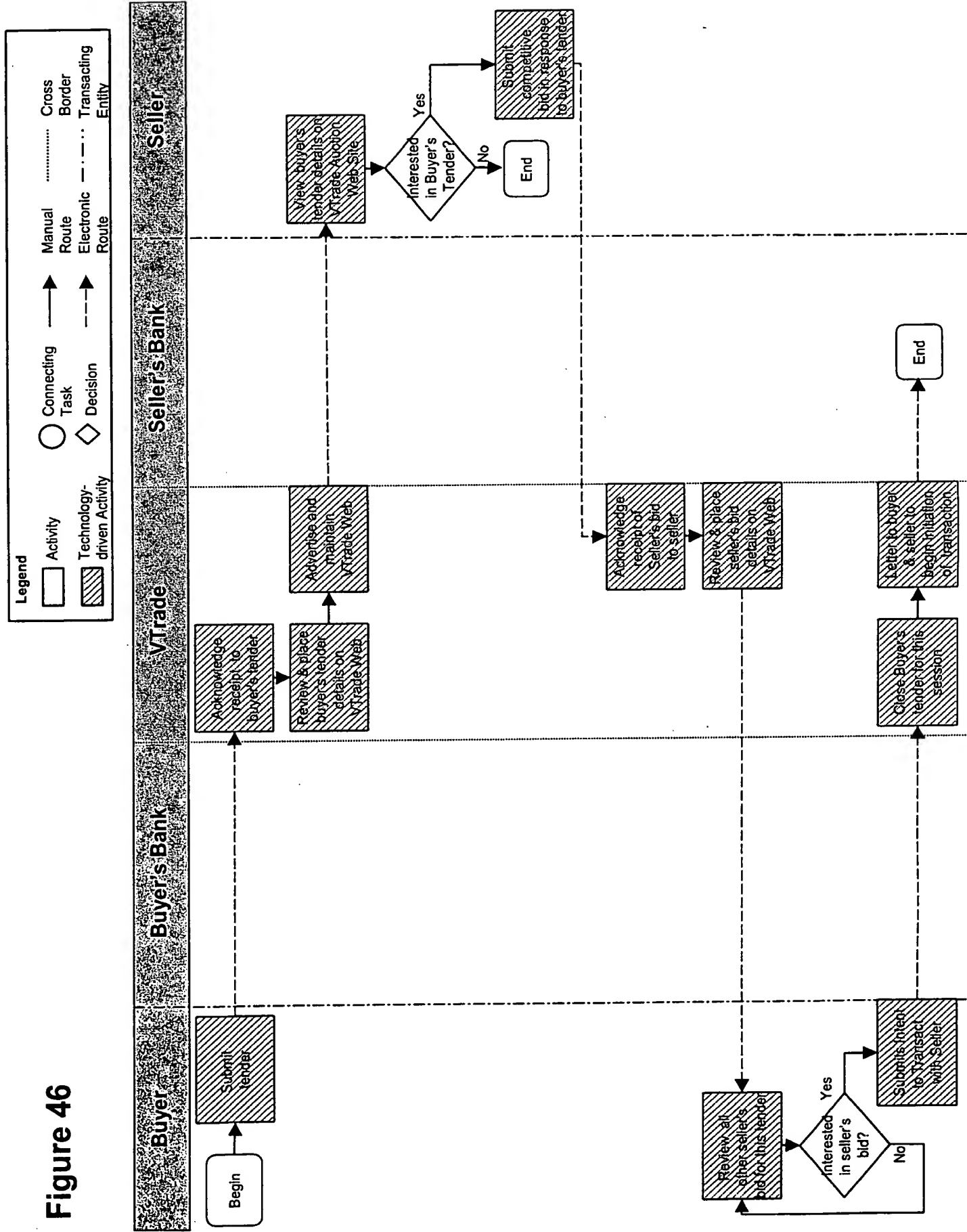


Figure 47

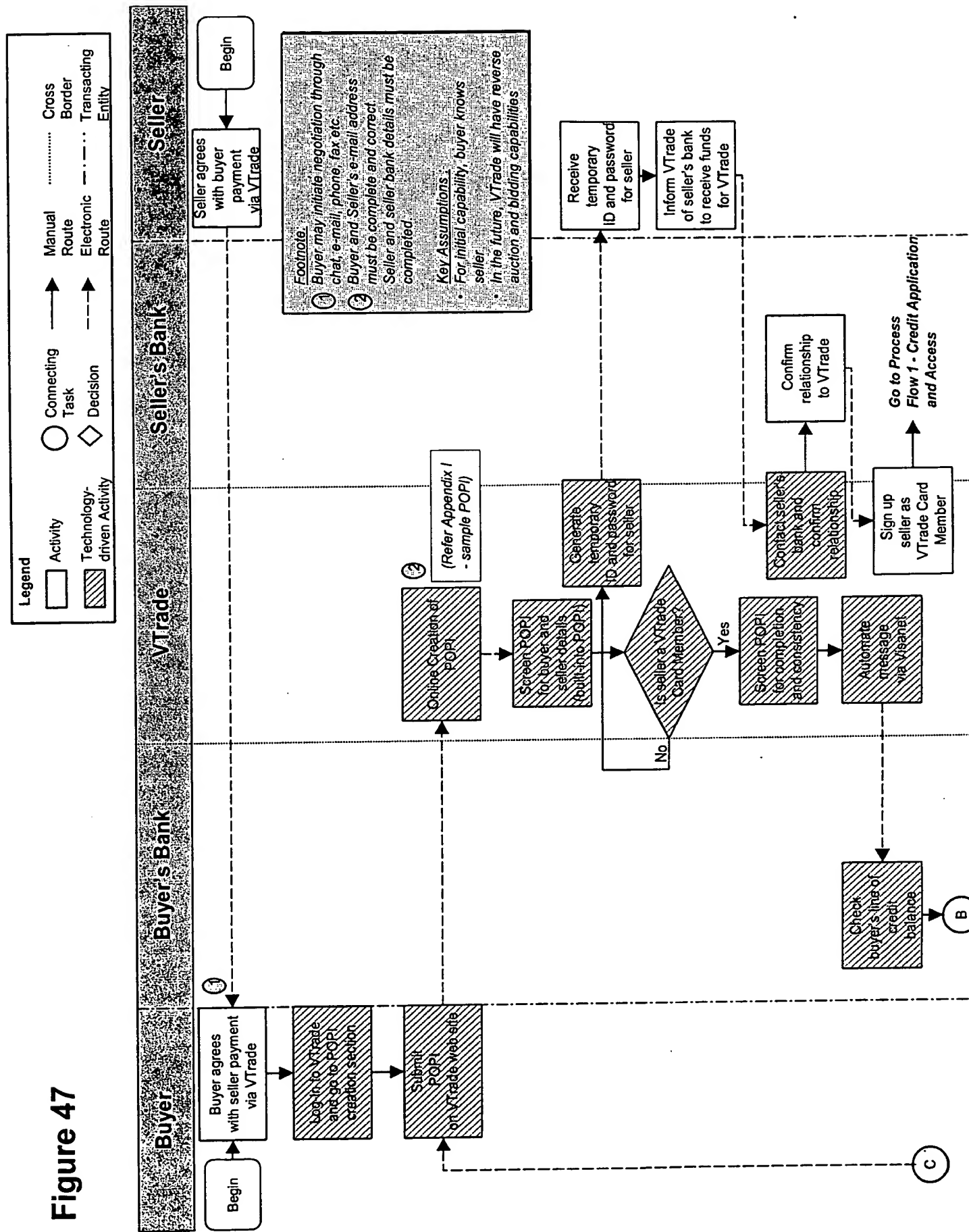




Figure 48

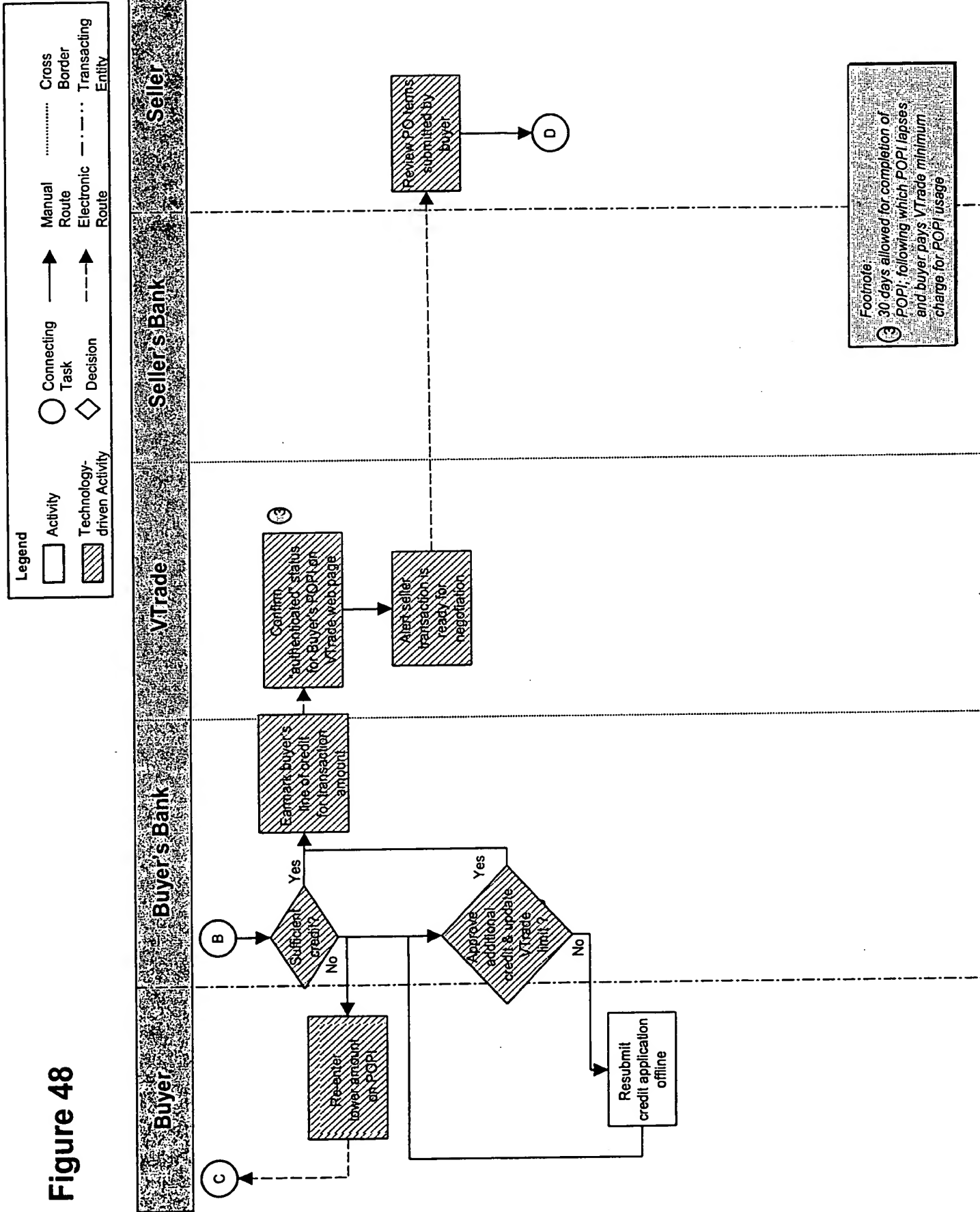


Figure 49

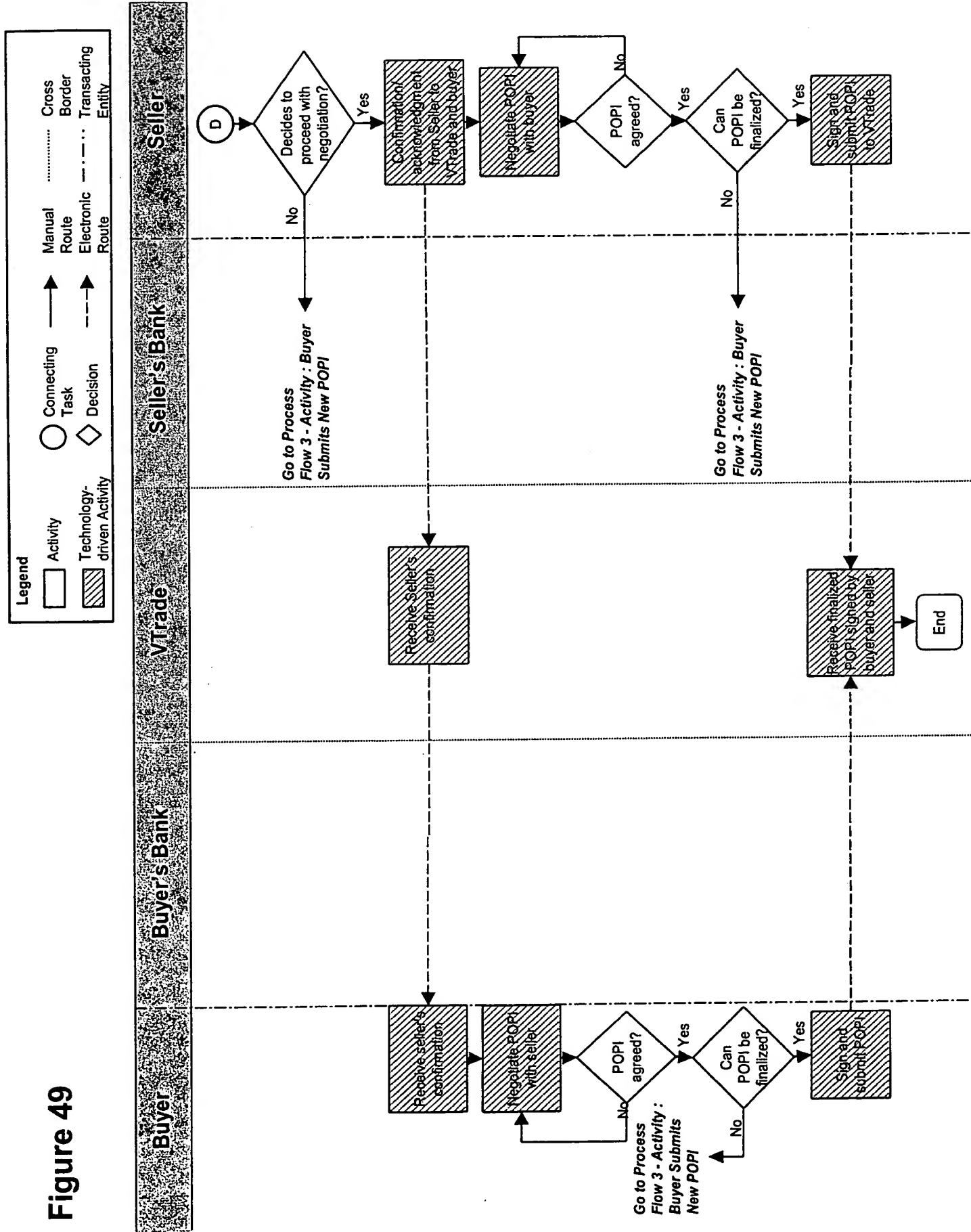


Figure 50

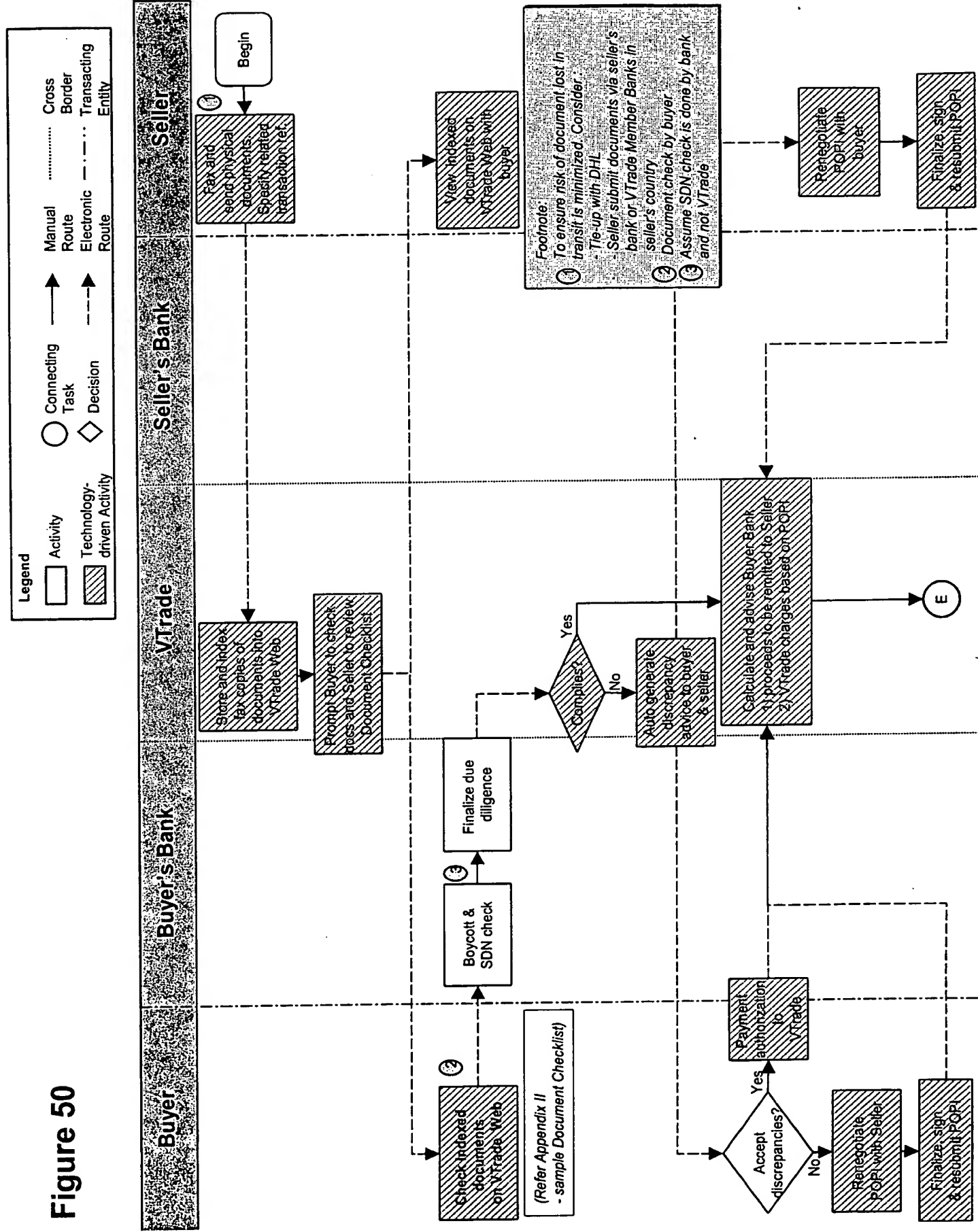


Figure 51

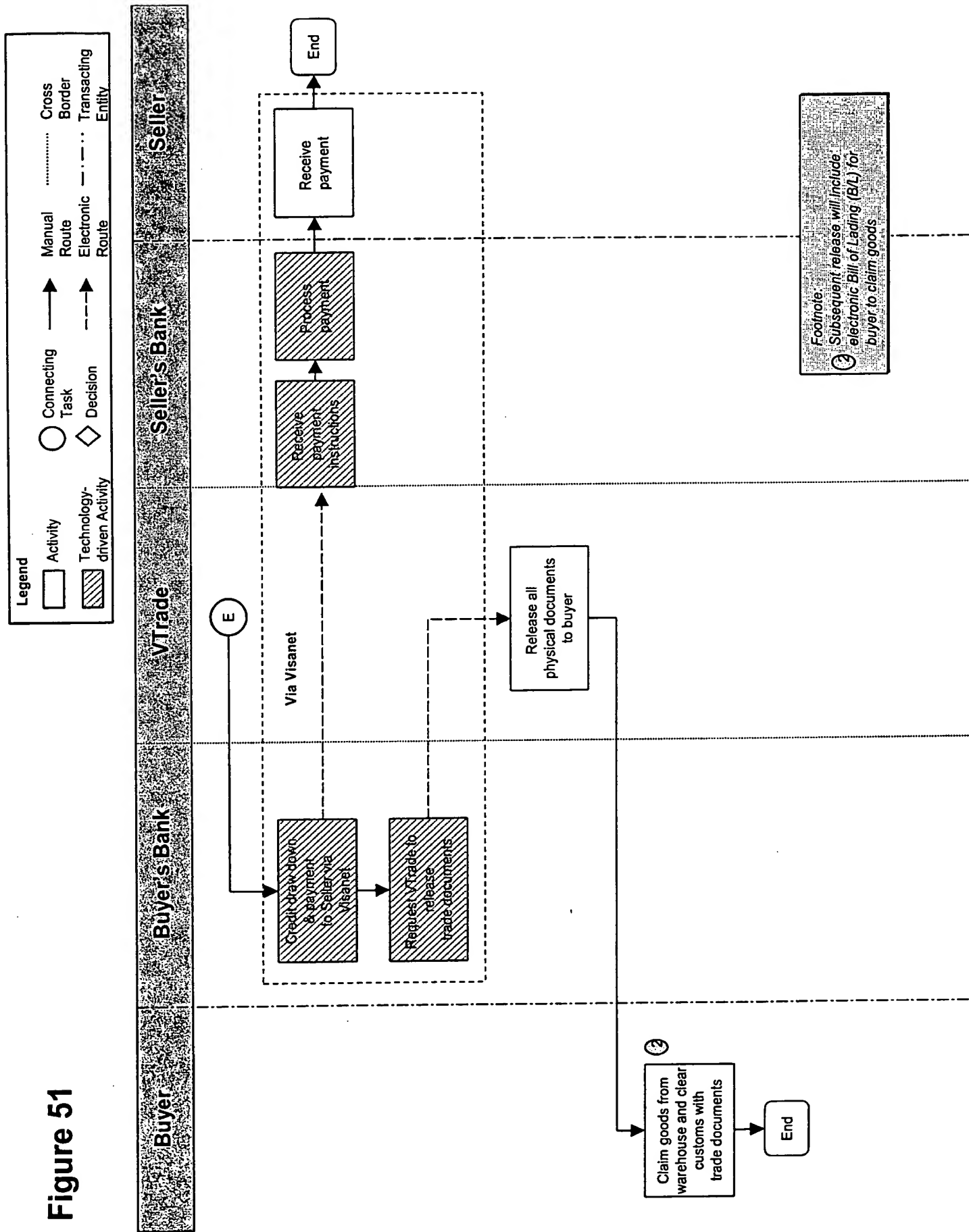
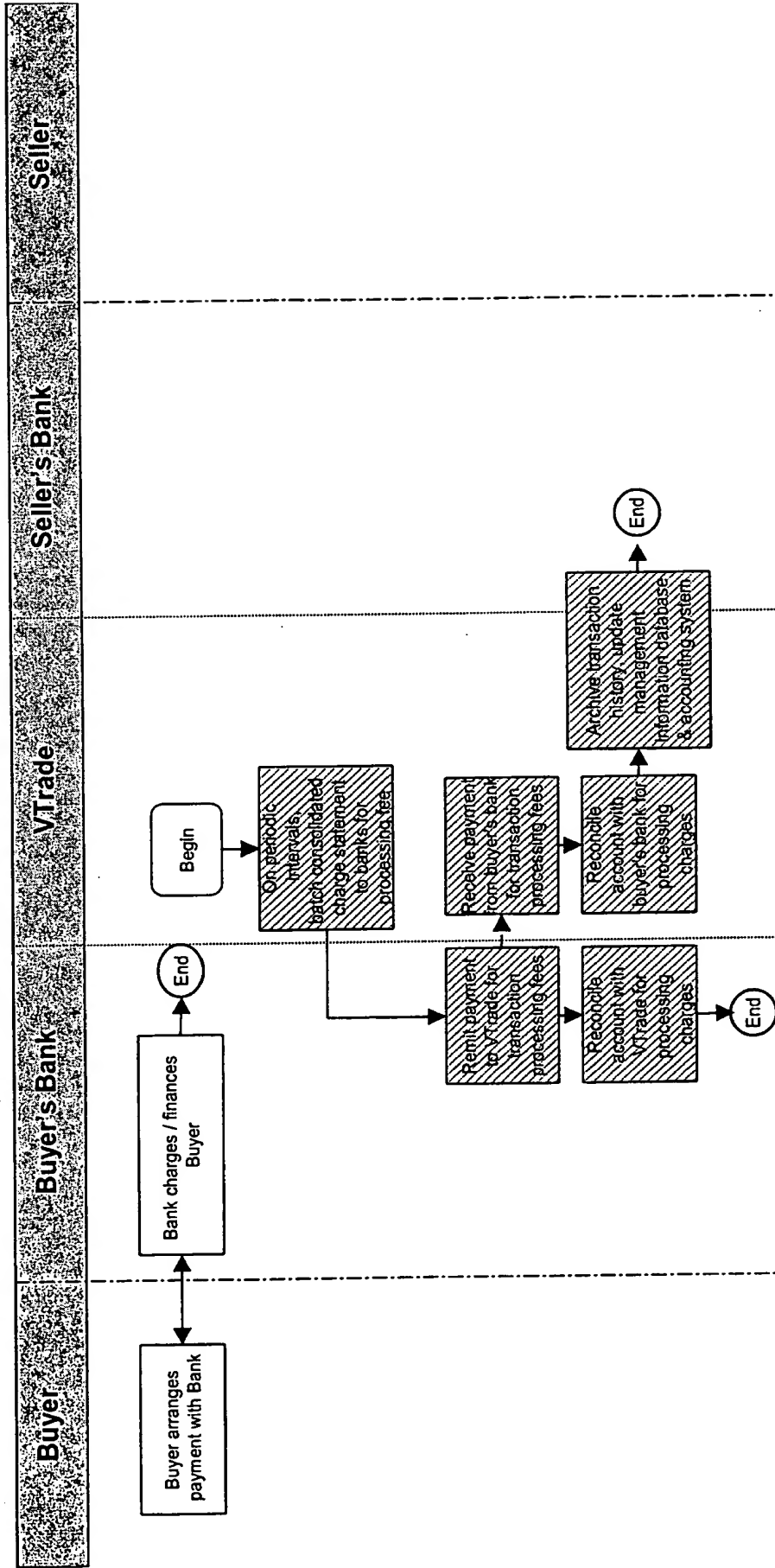
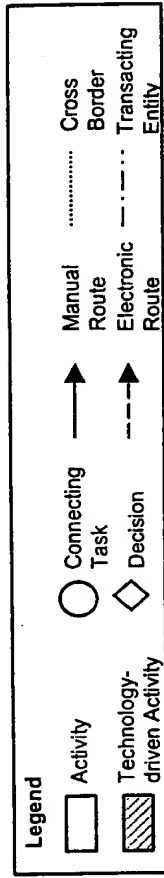


Figure 52



## eMarketplace Models

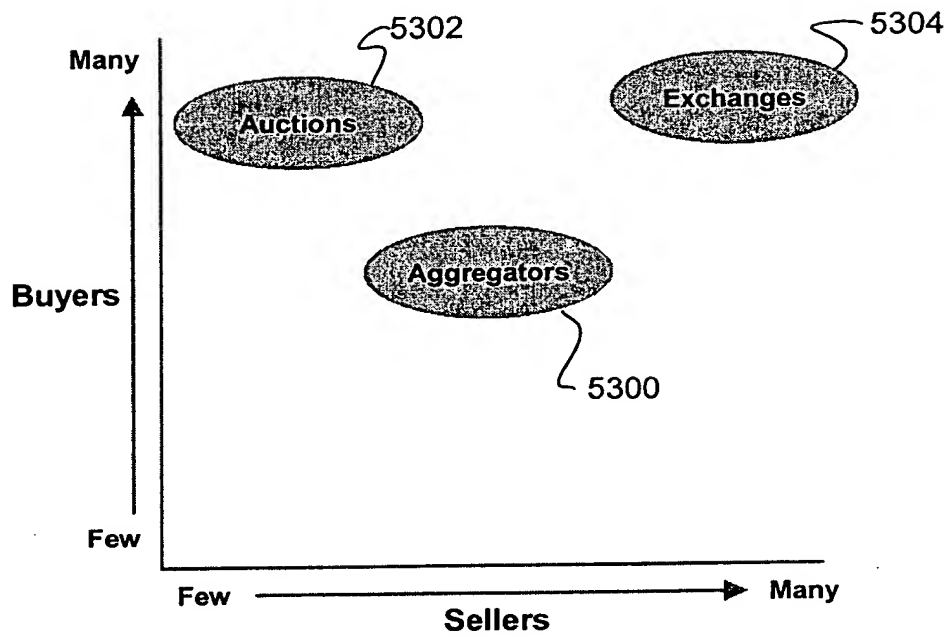


Figure 53

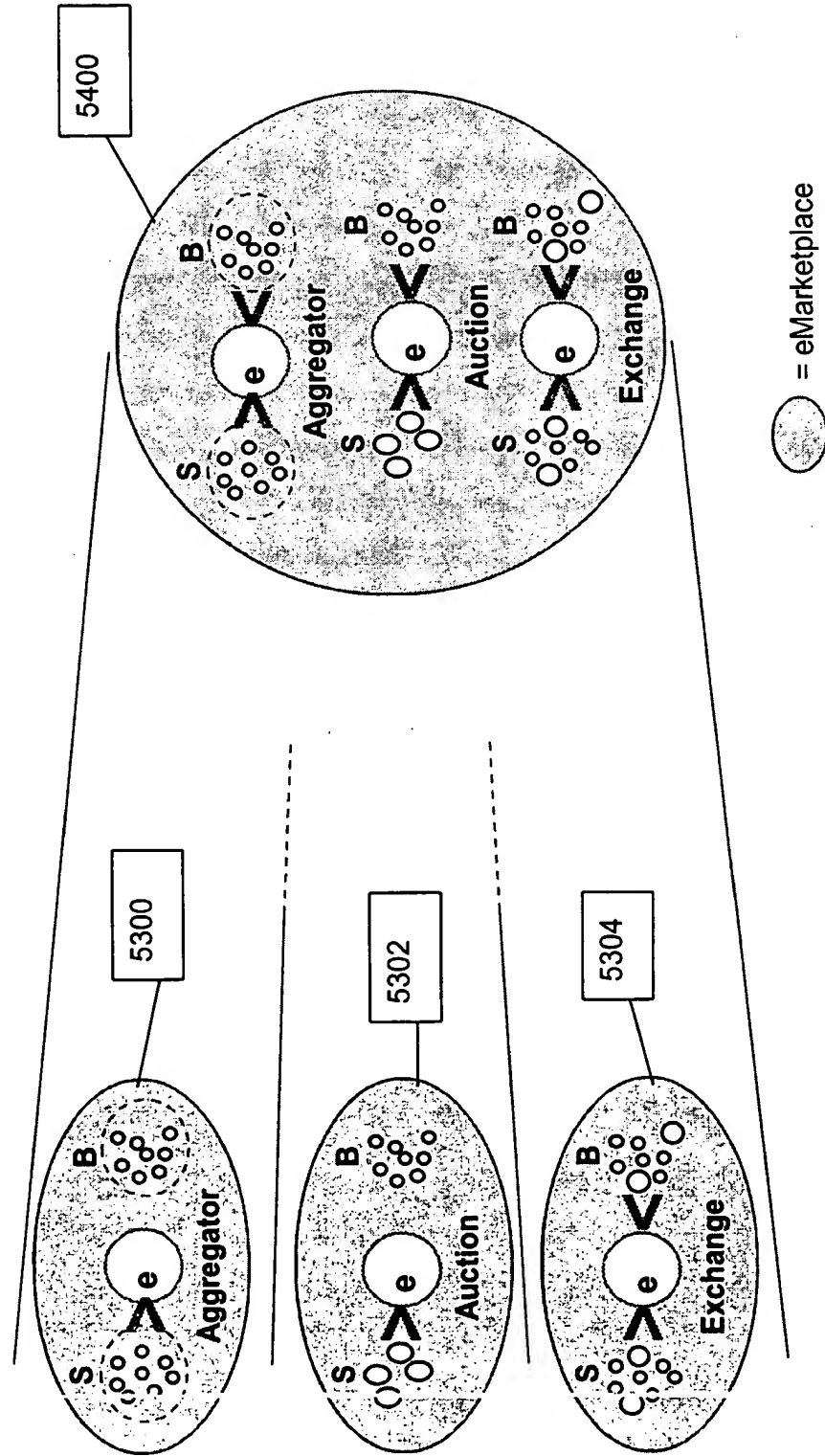


Figure 54

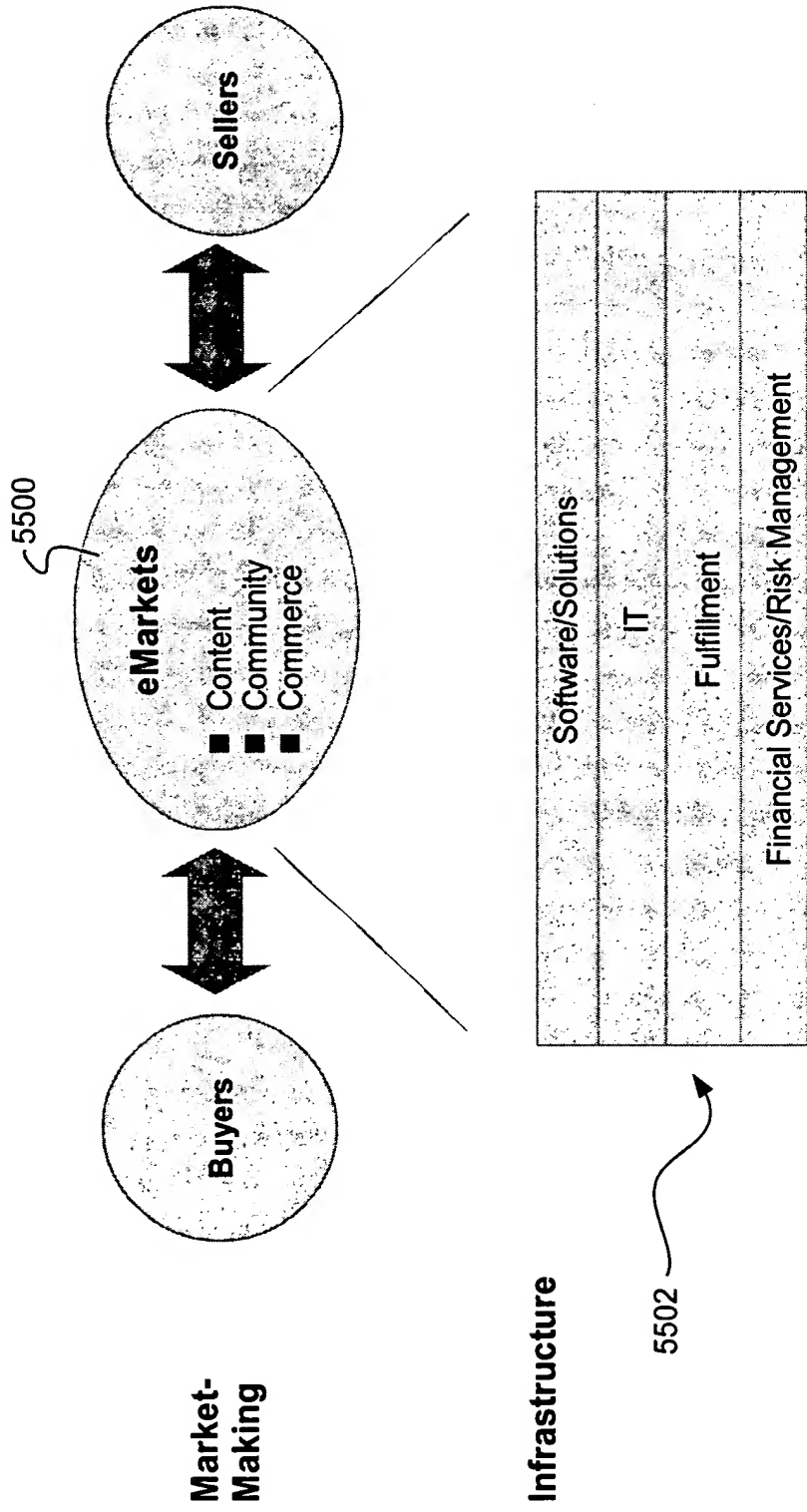


Figure 55

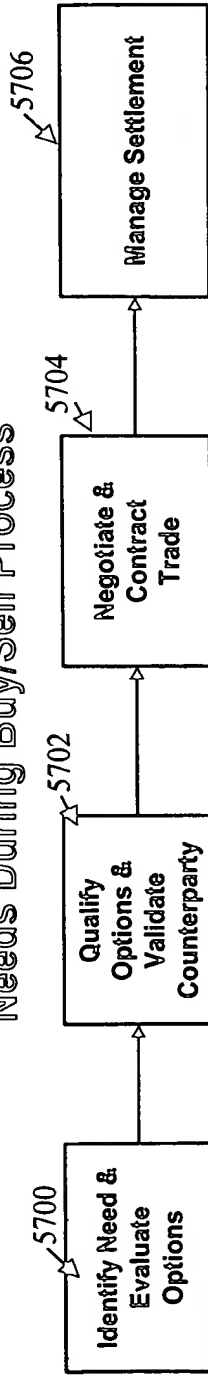


## Infrastructure

	Description	Examples
5600 <b>Software/ Solutions</b>	<input type="checkbox"/> The software which makes the site run	<input type="checkbox"/> Auction engine <input type="checkbox"/> Content management <input type="checkbox"/> ERP integration software
5602 <b>IT</b>	<input type="checkbox"/> Setting up the site and providing ongoing maintenance	<input type="checkbox"/> Systems integration <input type="checkbox"/> Hosting <input type="checkbox"/> Application Service Providers
5604 <b>Fulfillment</b>	<input type="checkbox"/> Organizing the physical settlement of trades after they have been agreed upon	<input type="checkbox"/> Shipping <input type="checkbox"/> Warehousing <input type="checkbox"/> Inspection
5606 <b>Financial Services/ Risk Management</b>	<input type="checkbox"/> Facilitating the financing and transfer of funds between parties to a transaction <input type="checkbox"/> Minimizing the risks of fraud, renegeing, etc., at this exchange and providing tools to mitigate trade-related risks	<input type="checkbox"/> Payment processing <input type="checkbox"/> Receivables management <input type="checkbox"/> Financing/ credit <input type="checkbox"/> Authentication <input type="checkbox"/> Warranties <input type="checkbox"/> Derivatives/options

Figure 56

## Needs During Buy/Sell Process



### Buyer

- |                                                                                |                                                                                  |                                                                         |                                                                      |
|--------------------------------------------------------------------------------|----------------------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------------------------|
| <input type="checkbox"/> Needs assessment tools                                | <input type="checkbox"/> Ability to check/assess product availability and supply | <input type="checkbox"/> Assistance in negotiating and deal structuring | <input type="checkbox"/> Ability to track order and fulfillment      |
| <input type="checkbox"/> Assistance in selecting an appropriate product to buy | <input type="checkbox"/> Ability to check/assess product and pricing information | <input type="checkbox"/> Advice on financial options                    | <input type="checkbox"/> Arranging receipt and inspection of product |
| <input type="checkbox"/> Access to consistent product information              | <input type="checkbox"/> Tools to determine seller's ability to perform          | <input type="checkbox"/> Guidance on securing financing                 | <input type="checkbox"/> Automated release of funds upon approval    |
| <input type="checkbox"/> Access to consistent market information               |                                                                                  |                                                                         |                                                                      |

### Seller

- |                                                                                  |                                                                             |                                                                  |                                                                 |
|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------|
| <input type="checkbox"/> Identification and assessment of customer needs         | <input type="checkbox"/> Determine market demand for products               | <input type="checkbox"/> Perform credit risk assessment          | <input type="checkbox"/> Integration with order processing area |
| <input type="checkbox"/> Assistance in selecting the appropriate product to sell | <input type="checkbox"/> Ability to assess pricing movements (spot, trends) | <input type="checkbox"/> Assistance in deal / trade structuring  | <input type="checkbox"/> Ability to track order and fulfillment |
| <input type="checkbox"/> Access to consistent product information                | <input type="checkbox"/> Ability to validate buyers' ability to pay         | <input type="checkbox"/> Guidance on financial options available | <input type="checkbox"/> Automated receipt and posting of funds |
| <input type="checkbox"/> Access to consistent market information                 |                                                                             |                                                                  |                                                                 |

Figure 57

## Tasks During Buy/Sell Process

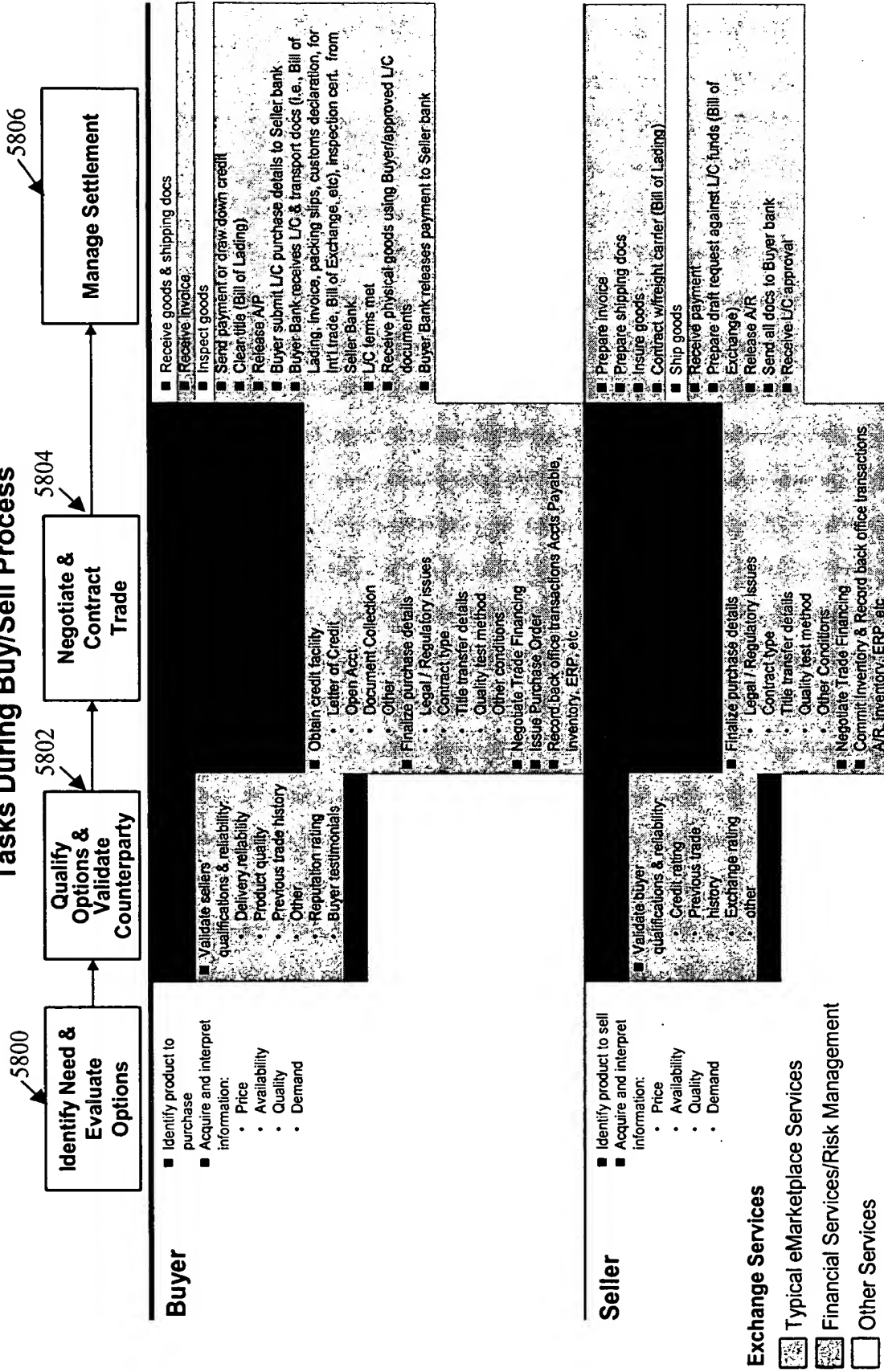
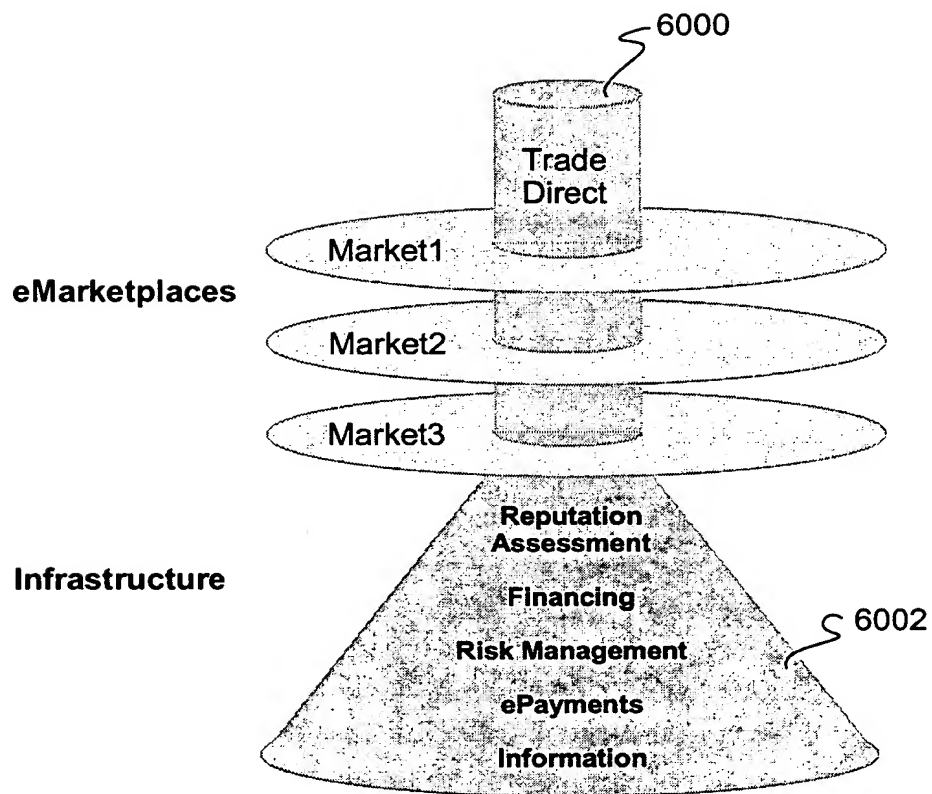


Figure 58

Service Area	Service	Buyer/Seller Value Proposition	eMkt Place Value Proposition
<b>Reputation Assessment</b>			
5900	<input type="checkbox"/> Online documentation of credit worthiness included in profile <input type="checkbox"/> Credit rating engine based on historical transaction data <input type="checkbox"/> Member-specified credit rating <input type="checkbox"/> Authentication when using site	<input type="checkbox"/> Increases member confidence in trading partners  <input type="checkbox"/> Provides access to cash flow management services  <input type="checkbox"/> Provides access to services that might be otherwise unavailable to small members <input type="checkbox"/> Provides seamless service that is more convenient than existing services (e.g., "one click")	<input type="checkbox"/> Increases transaction volume and transaction-related revenues <input type="checkbox"/> Potential service revenue (per credit profile provision)  <input type="checkbox"/> Increases member entanglement <input type="checkbox"/> Potential referral revenue
<b>Financing</b>			
5902	<input type="checkbox"/> Lines of credit, leasing, inventory financing <input type="checkbox"/> Factoring, forfeiting, and other receivables financing services		
<b>Risk Management</b>			
5904	<input type="checkbox"/> Foreign exchange services <input type="checkbox"/> Insurance <input type="checkbox"/> Hedging tools		<input type="checkbox"/> Increases member entanglement <input type="checkbox"/> Potential referral revenue
<b>ePayments</b>			
5906	<input type="checkbox"/> Credit Cards, ACH, SWIFT, wire transfers <input type="checkbox"/> Letters of credit, documentary collection, or other intermediated payment vehicles, guaranteed payment <input type="checkbox"/> Electronic bill presentment and payment <input type="checkbox"/> Online document management	<input type="checkbox"/> Reduces counterparty payment risk <input type="checkbox"/> Reduces transaction costs and time required to complete payment processing <input type="checkbox"/> Increases speed and accuracy of document processing	<input type="checkbox"/> Potential to increase qualified member market / transaction volume and revenue <input type="checkbox"/> Potential referral revenue <input type="checkbox"/> Potential per-transaction revenue <input type="checkbox"/> Facilitates eMarketplace revenue model
<b>Information</b>			
5908	<input type="checkbox"/> Industry or product-related news <input type="checkbox"/> Specific roles/regs <input type="checkbox"/> Contacts and resources <input type="checkbox"/> Decisions support/advice	<input type="checkbox"/> Enables informed decisions <input type="checkbox"/> Provides real insights <input type="checkbox"/> Can access additional info without leaving site	<input type="checkbox"/> Increases member usage and entanglement <input type="checkbox"/> Positions provider as credible and knowledgeable resource <input type="checkbox"/> Possible fee for service generator

Figure 59



**Figure 60**

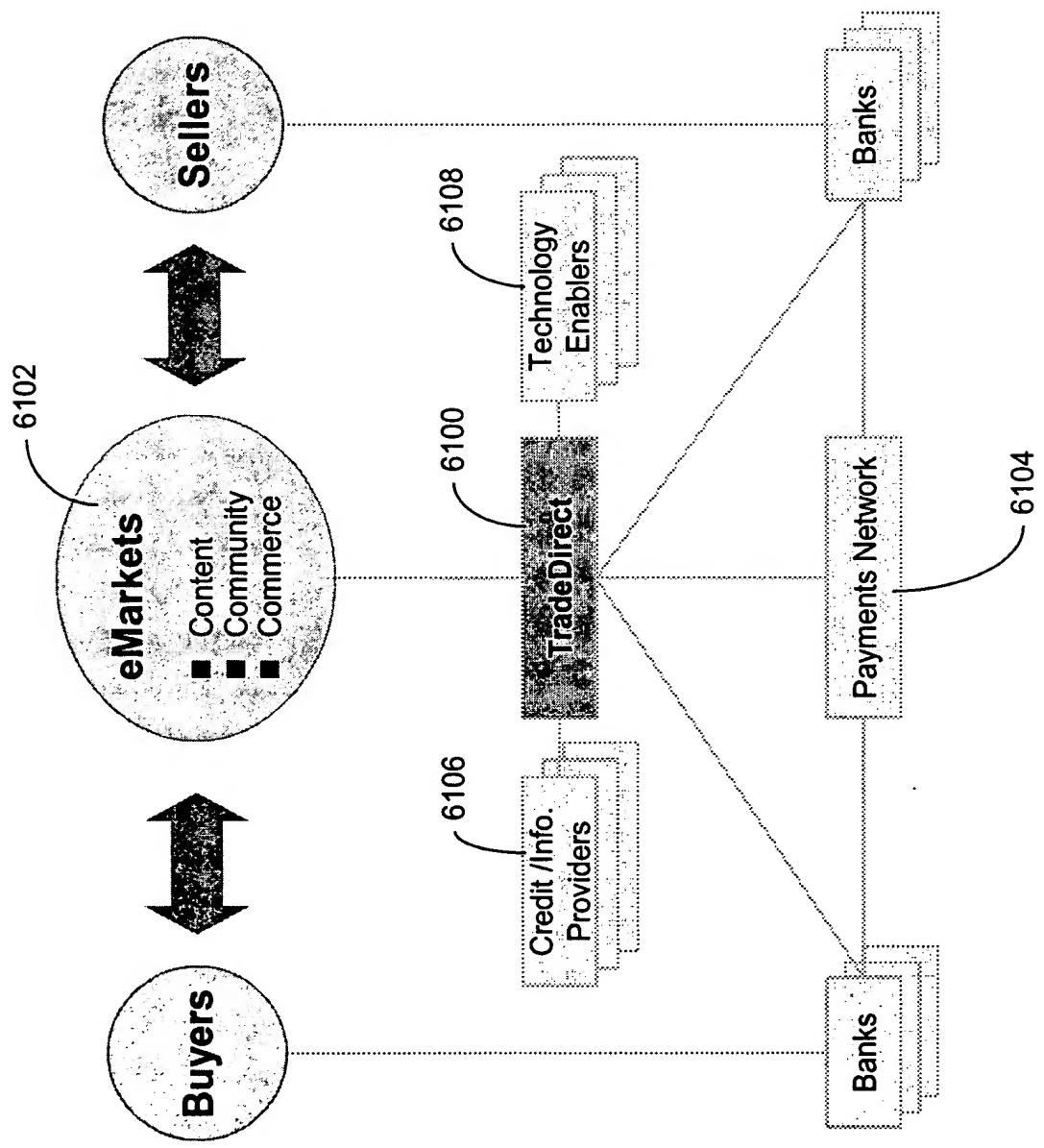


Figure 61

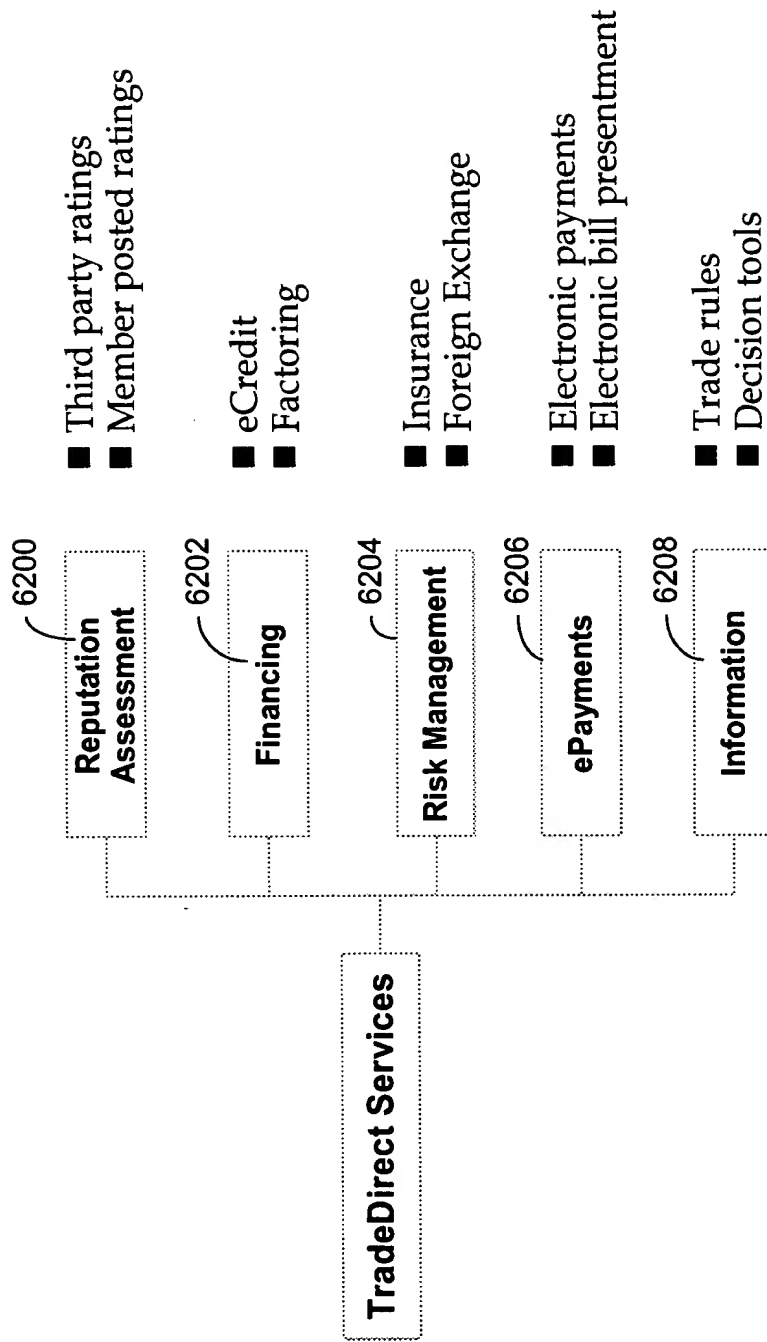


Figure 62

FIG. 63

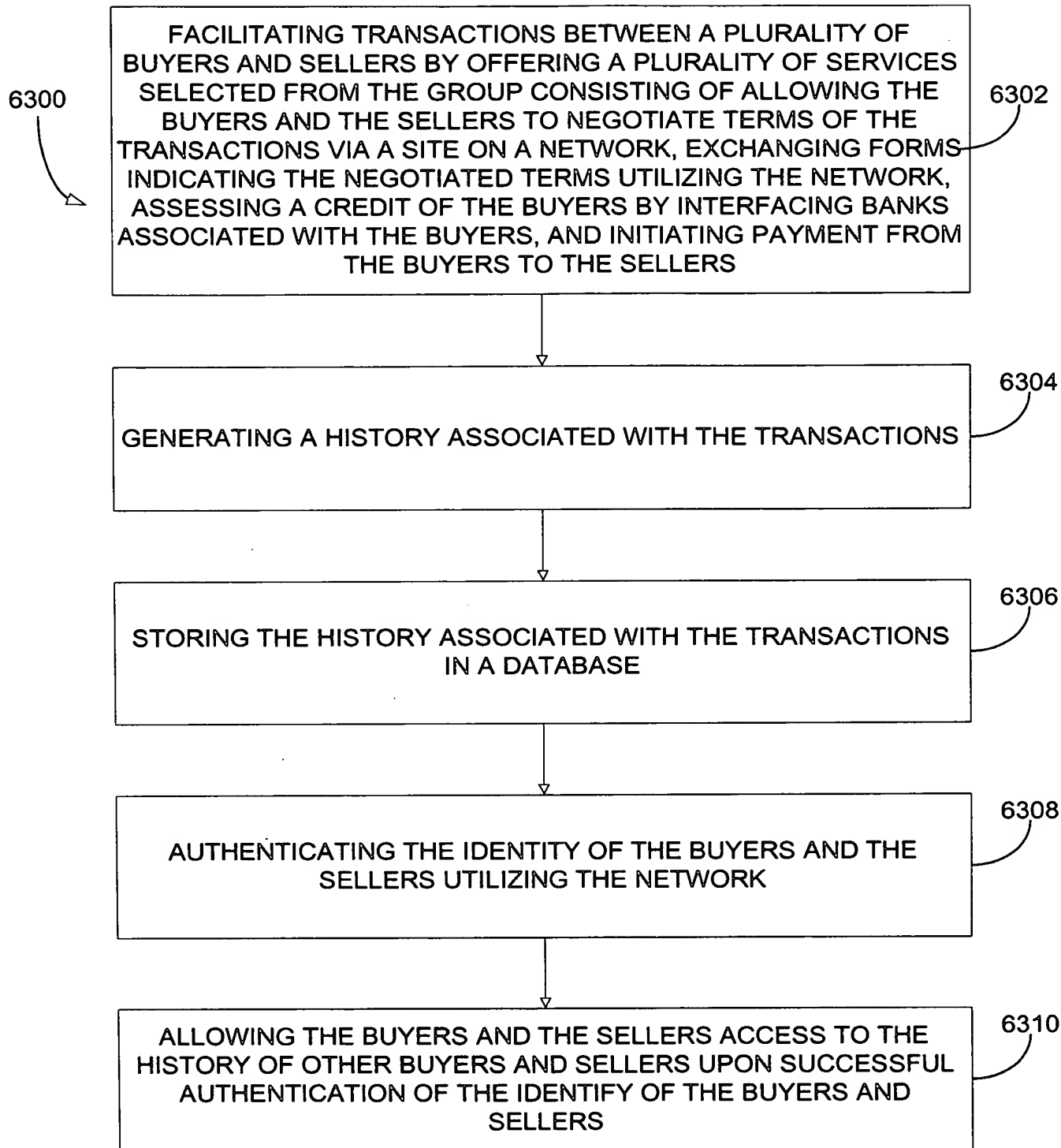


Figure 63



6400

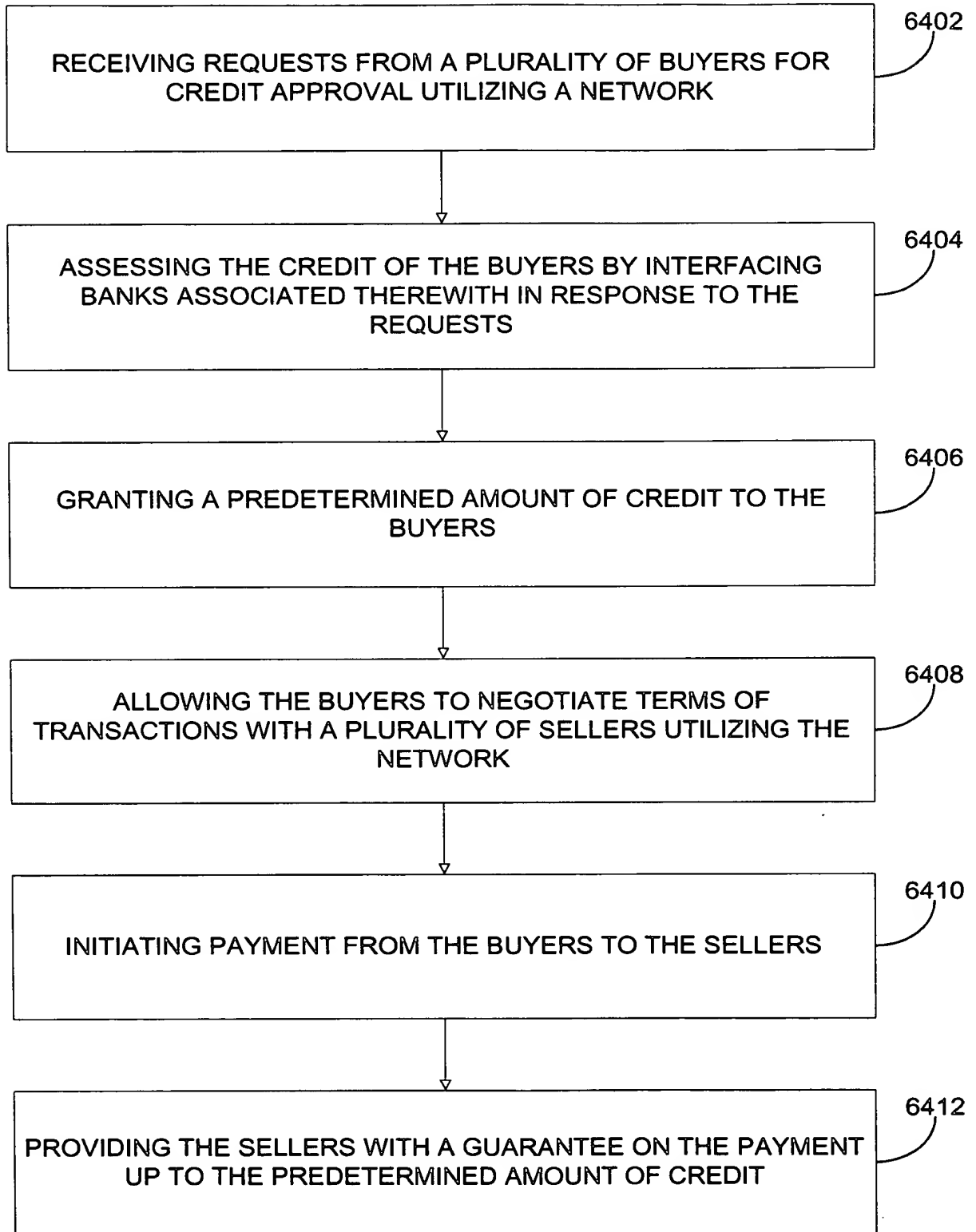


Figure 64

6500

ALLOWING A BUYER AND A SELLER TO NEGOTIATE TERMS OF A TRANSACTION VIA A SITE ON A NETWORK, WHEREIN THE TERMS INCLUDE AN AMOUNT OF PAYMENT AND A TIME FRAME THEREOF

6502

EXCHANGING FORMS INDICATING THE NEGOTIATED TERMS UTILIZING THE NETWORK

6504

ASSESSING A CREDIT OF THE BUYER BY INTERFACING A BANK ASSOCIATED WITH THE BUYER

6506

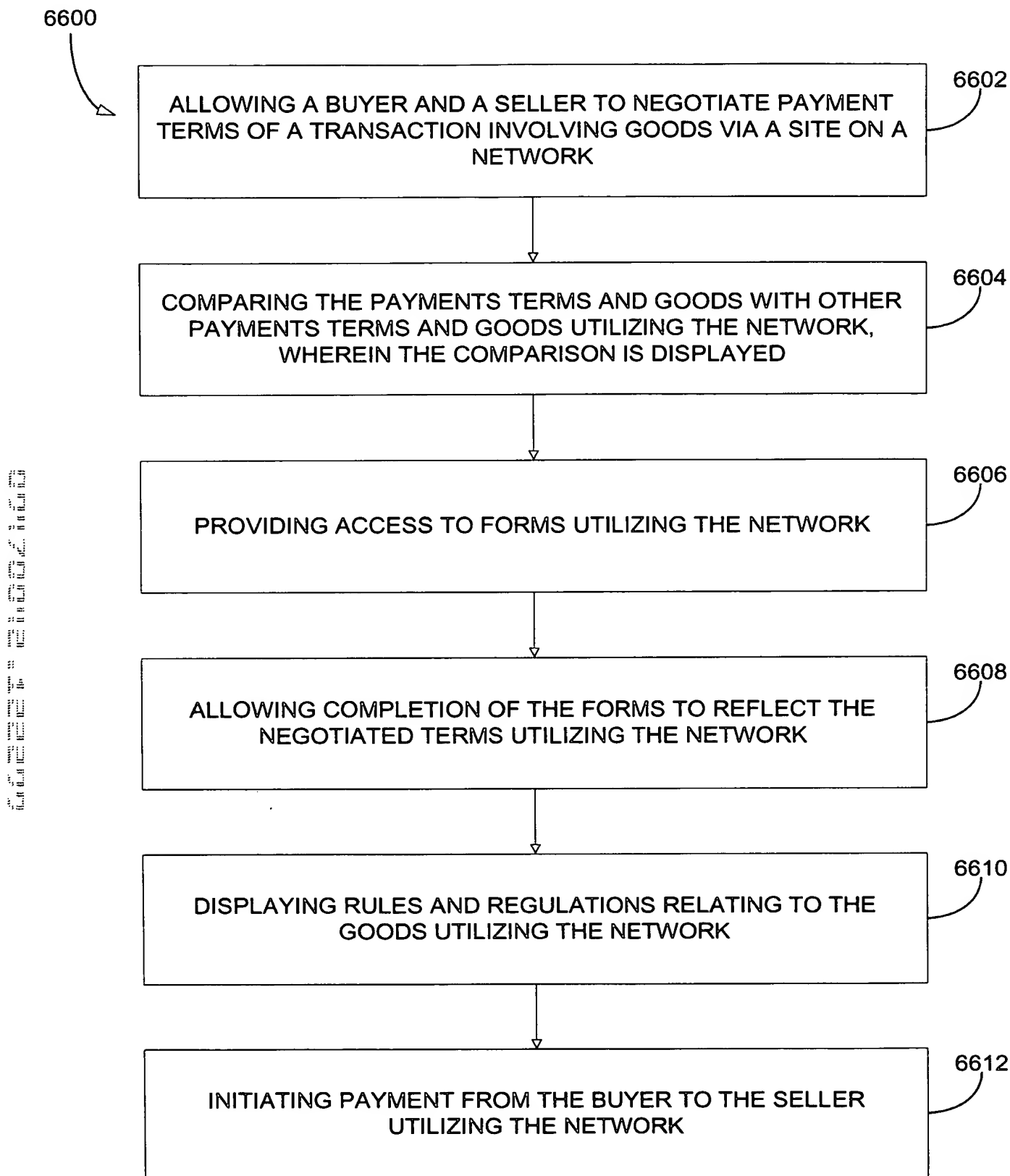
PERIODICALLY EXECUTING PAYMENTS FROM THE BUYER TO THE SELLER PER THE TERMS OF THE TRANSACTION IF THE CREDIT ASSESSMENT IS SUCCESSFUL, WHEREIN THE PAYMENTS ARE EXECUTED AUTOMATICALLY BY ACCESSING THE BANK ASSOCIATED WITH THE BUYER AND AUTHORIZING PAYMENTS TO THE SELLER

6508

SENDING THE BUYER ELECTRONIC RECEIPTS VIA THE NETWORK UPON EACH EXECUTION OF A PAYMENT

6510

Figure 65



**Figure 66**

6700 6702 6704 6706 6708 6710 6712

6700

ALLOWING A BUYER AND A SELLER TO NEGOTIATE TERMS OF A TRANSACTION VIA A SITE ON A NETWORK UNTIL AN AGREEMENT IS REACHED

6702

PERMITTING THE BUYER AND THE SELLER TO CONFIRM A FORM REFLECTING THE NEGOTIATION TERMS OF THE TRANSACTION THAT HAVE BEEN AGREED UPON, WHEREIN THE CONFIRMED FORM IS STORED IN A DATABASE

6704

RECEIVING DOCUMENTS WHICH SUPPORT THE TRANSACTION UTILIZING THE NETWORK

6706

STORING THE RECEIVED DOCUMENTS IN THE DATABASE

6708

CHECKING THE FORM AND THE DOCUMENTS IN THE DATABASE BASED ON A PREDETERMINED SET OF RULES USING A RULE-BASED ENGINE

6710

RELEASING FUNDS TO THE SELLER UPON THE FORM AND THE DOCUMENTS BEING SUCCESSFULLY CHECKED

6712

Figure 67

## Reputation Assessment

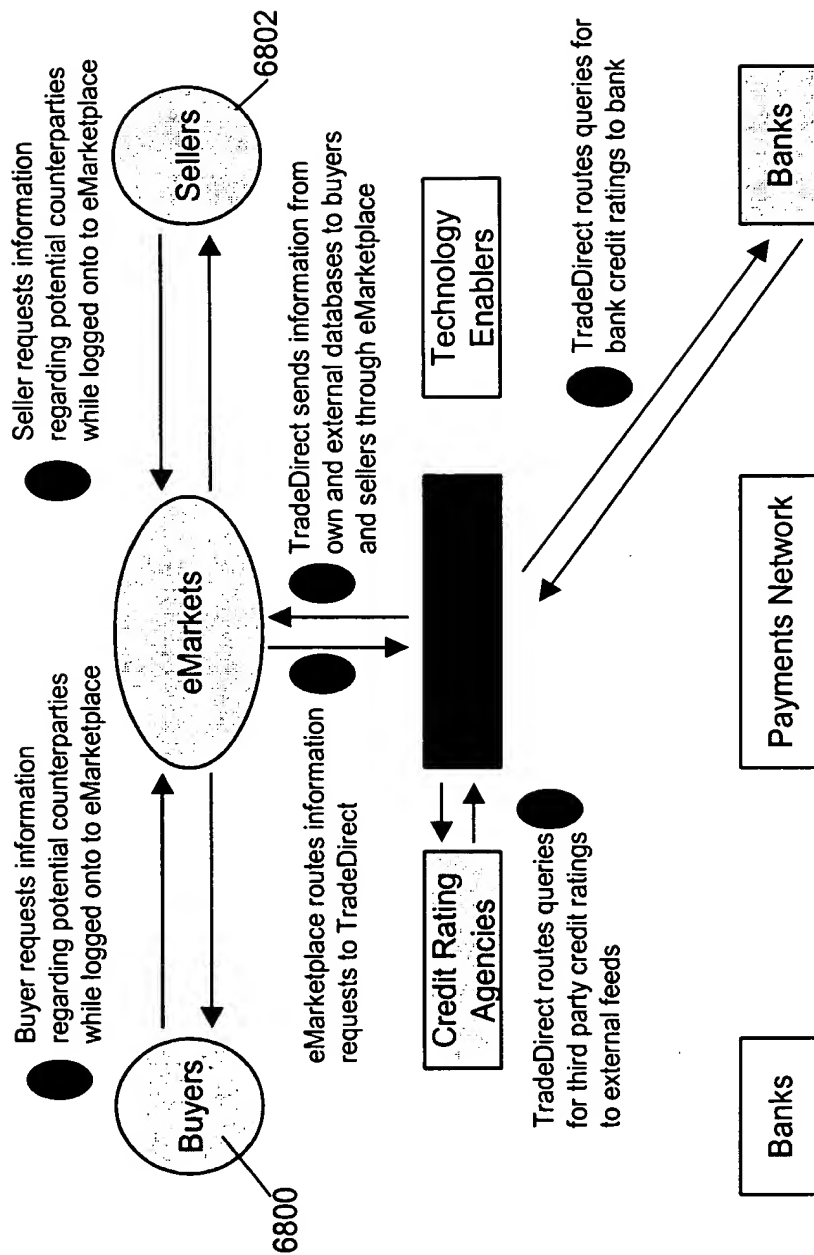


Figure 68

6900

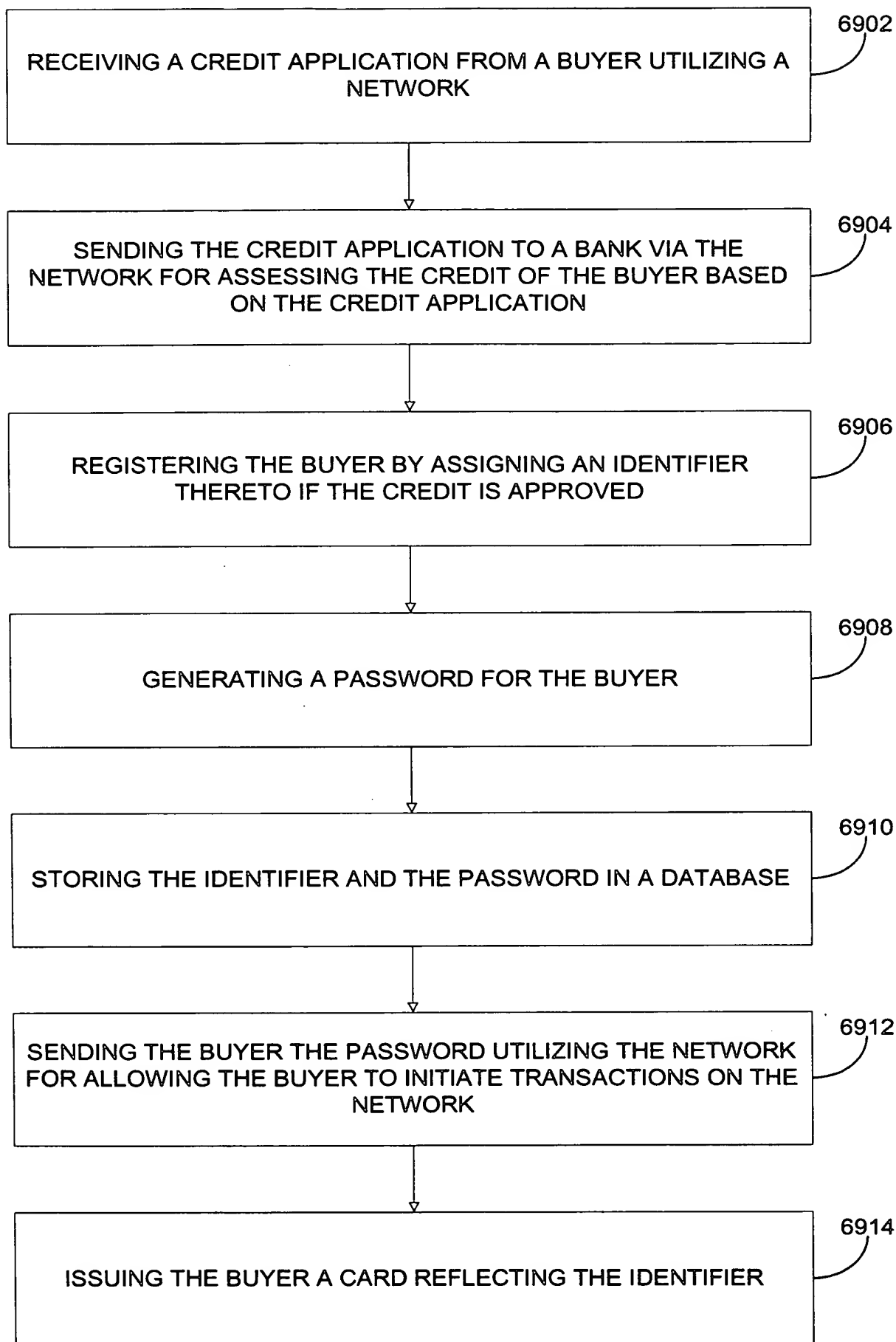


Figure 69

## Financing\*

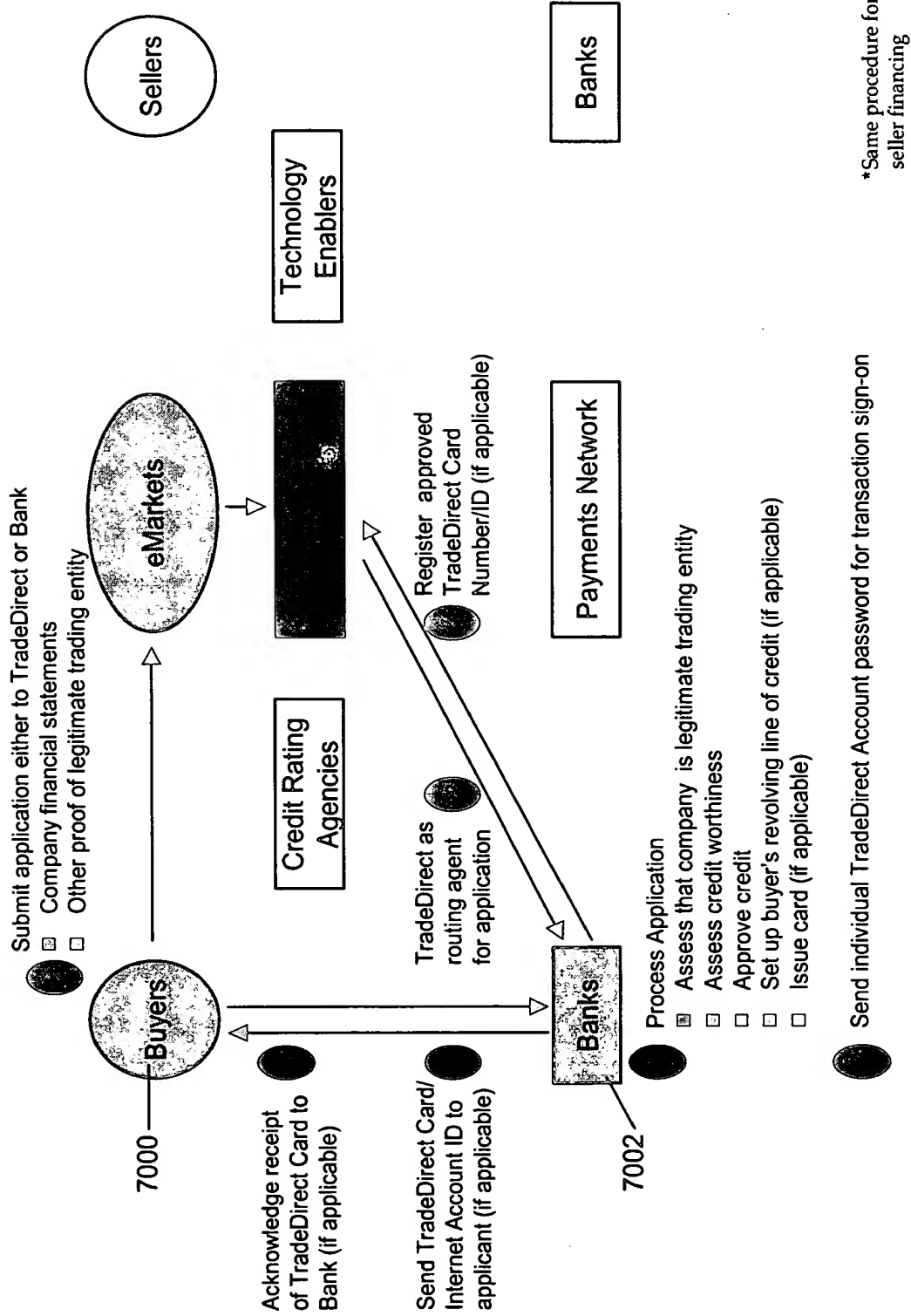


Figure 70

## Risk Management

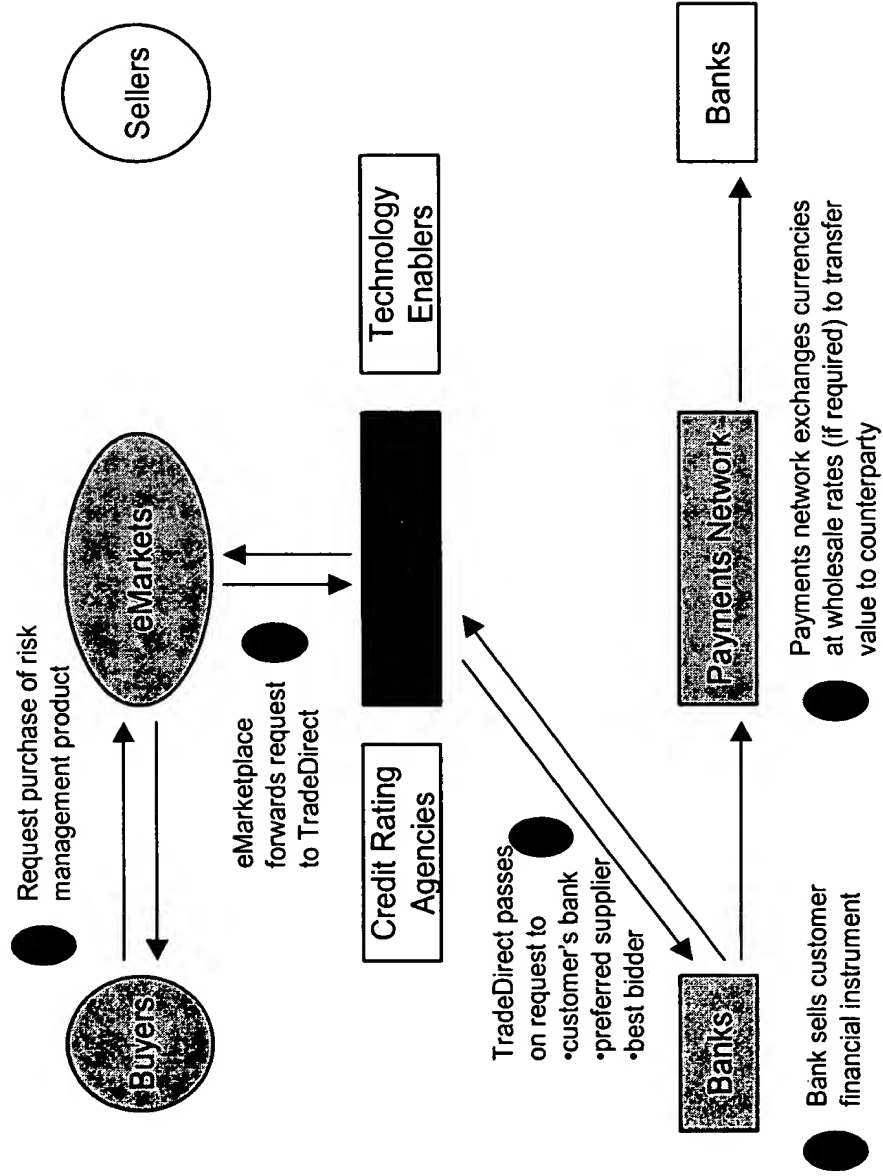
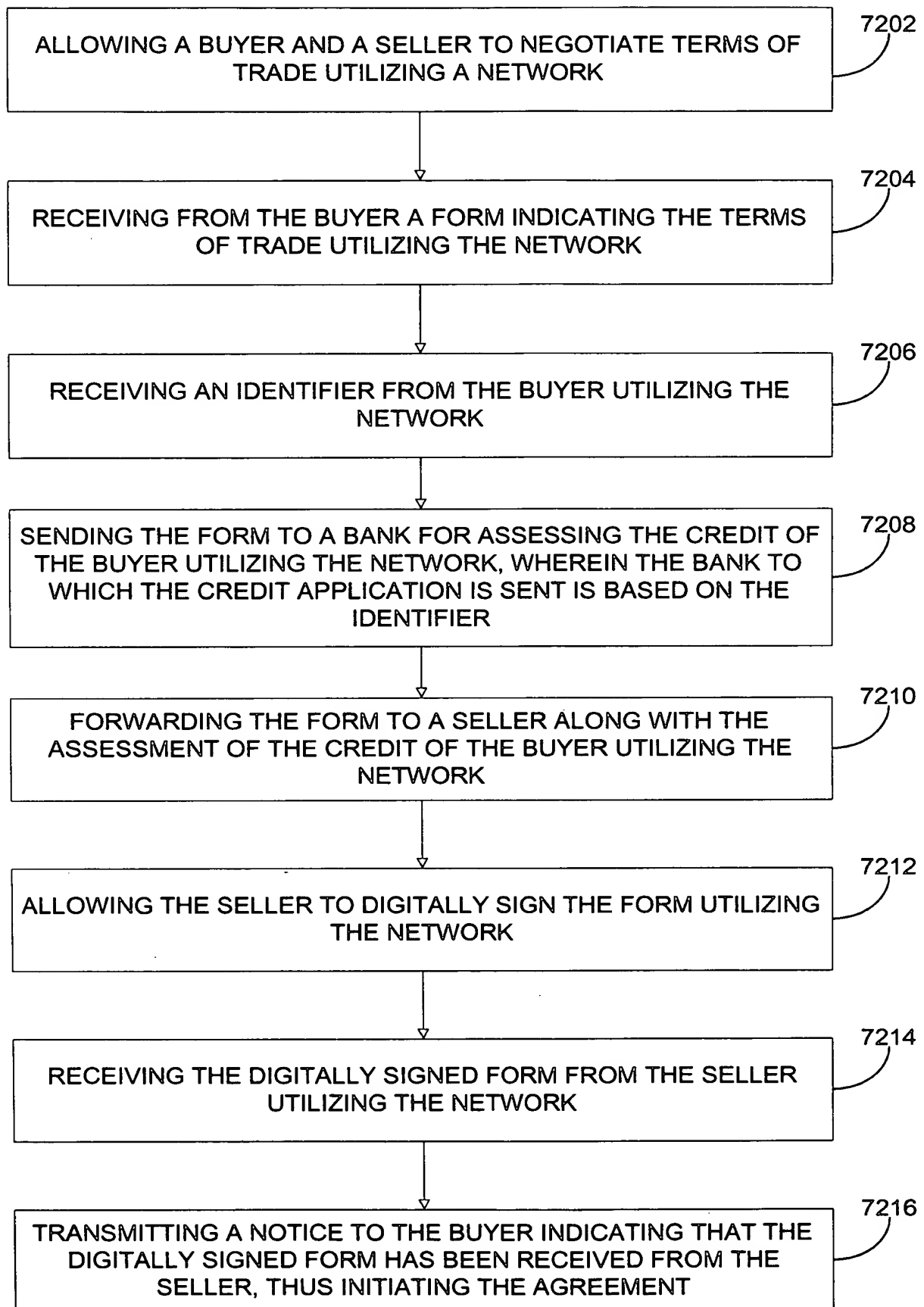


Figure 71



7200



**Figure 72**

## ePayments

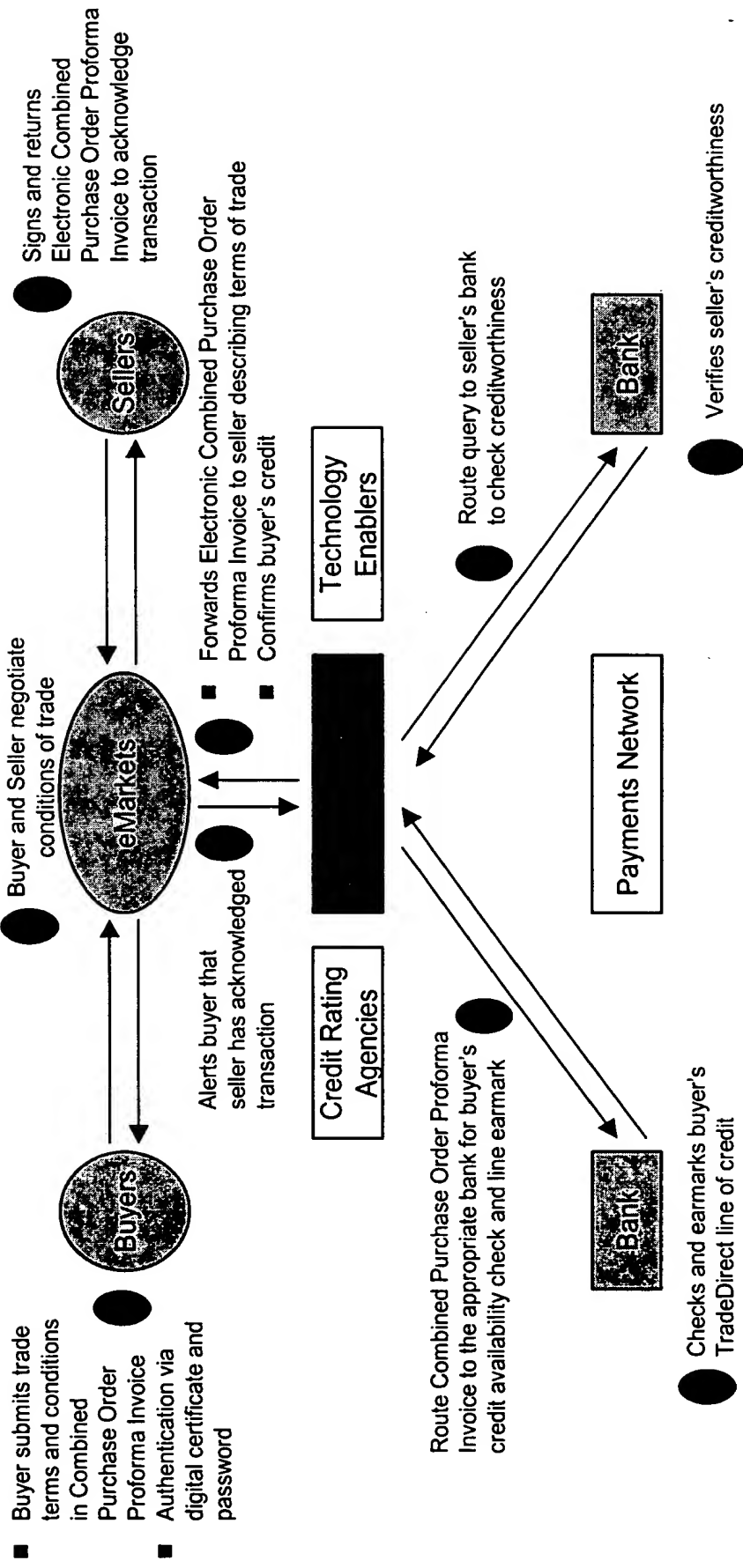
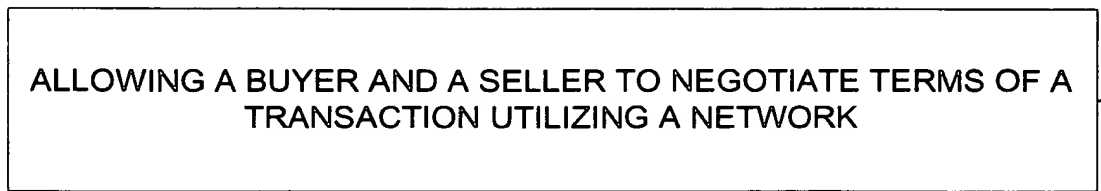
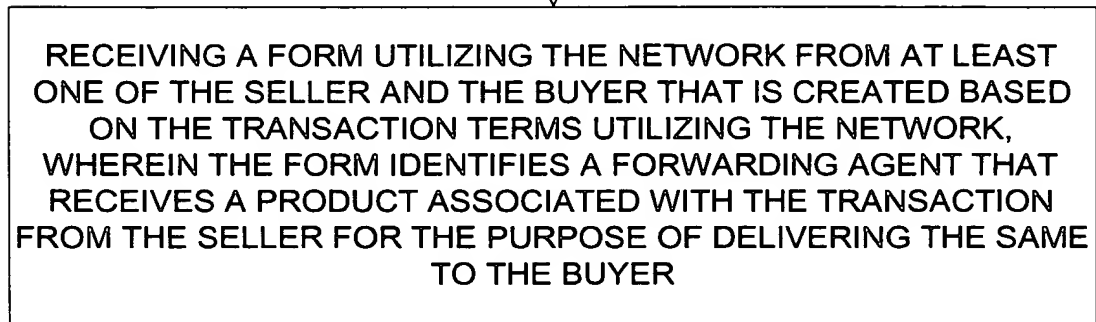


Figure 73

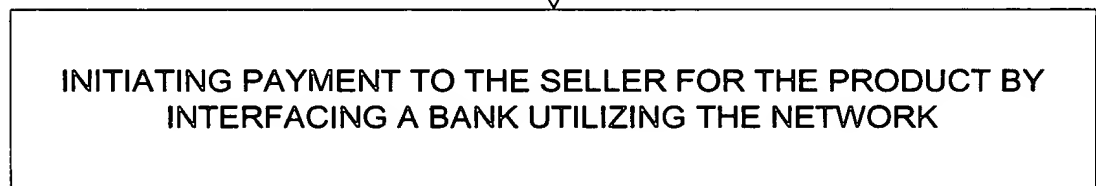
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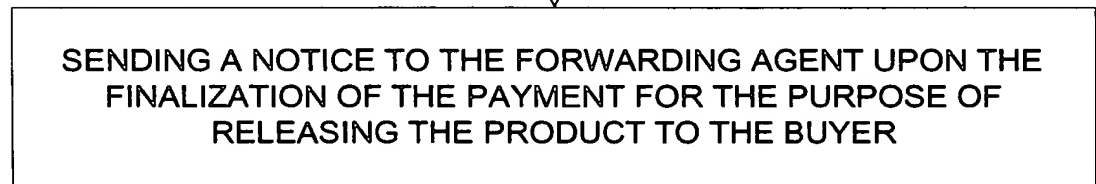
7402



7404



7406



7408

Figure 74

## ePayments (Cont.)

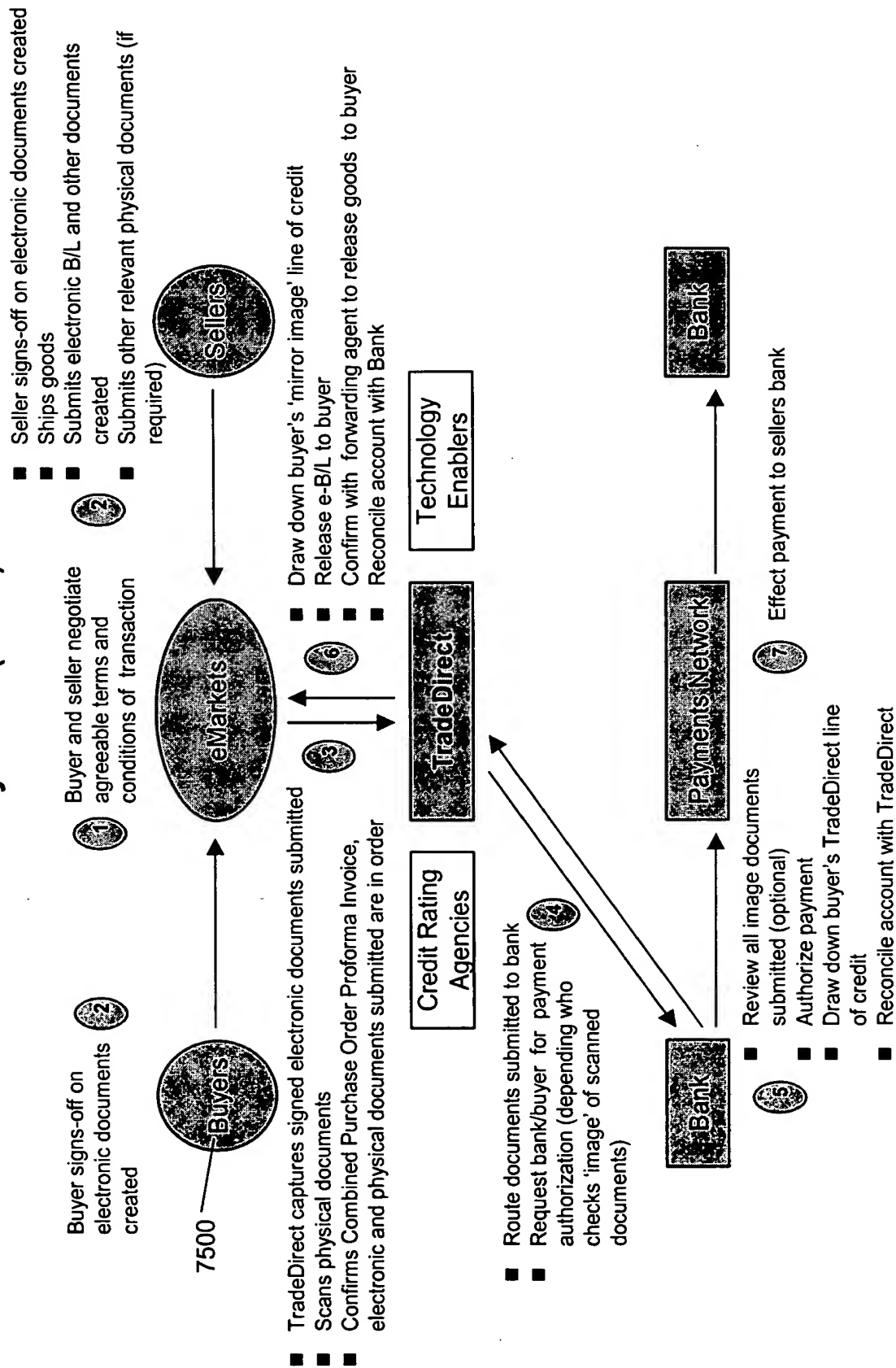


Figure 75

7600

ALLOWING A BUYER AND A SELLER TO NEGOTIATE PAYMENT  
TERMS OF A TRANSACTION UTILIZING A SITE ON A NETWORK  
AFTER WHICH THE SELLER SHIPS GOODS ASSOCIATED WITH THE  
TRANSACTION TO THE BUYER

7602

AUTHENTICATING AN IDENTITY OF THE BUYER UTILIZING THE  
NETWORK

7604

RECEIVING AN INDICATION FROM THE BUYER TO PAY THE  
SELLER FOR THE GOODS ON THE NETWORK

7606

QUERYING A DATABASE IN ORDER TO RETRIEVE PAYMENT  
INFORMATION RELATED TO THE BUYER

7608

INTERFACING A BANK UTILIZING THE NETWORK FOR EFFECTING  
PAYMENT TO THE SELLER BASED ON THE PAYMENT  
INFORMATION AND THE PAYMENT TERMS

7610

Figure 76

## ePayments (Cont.)

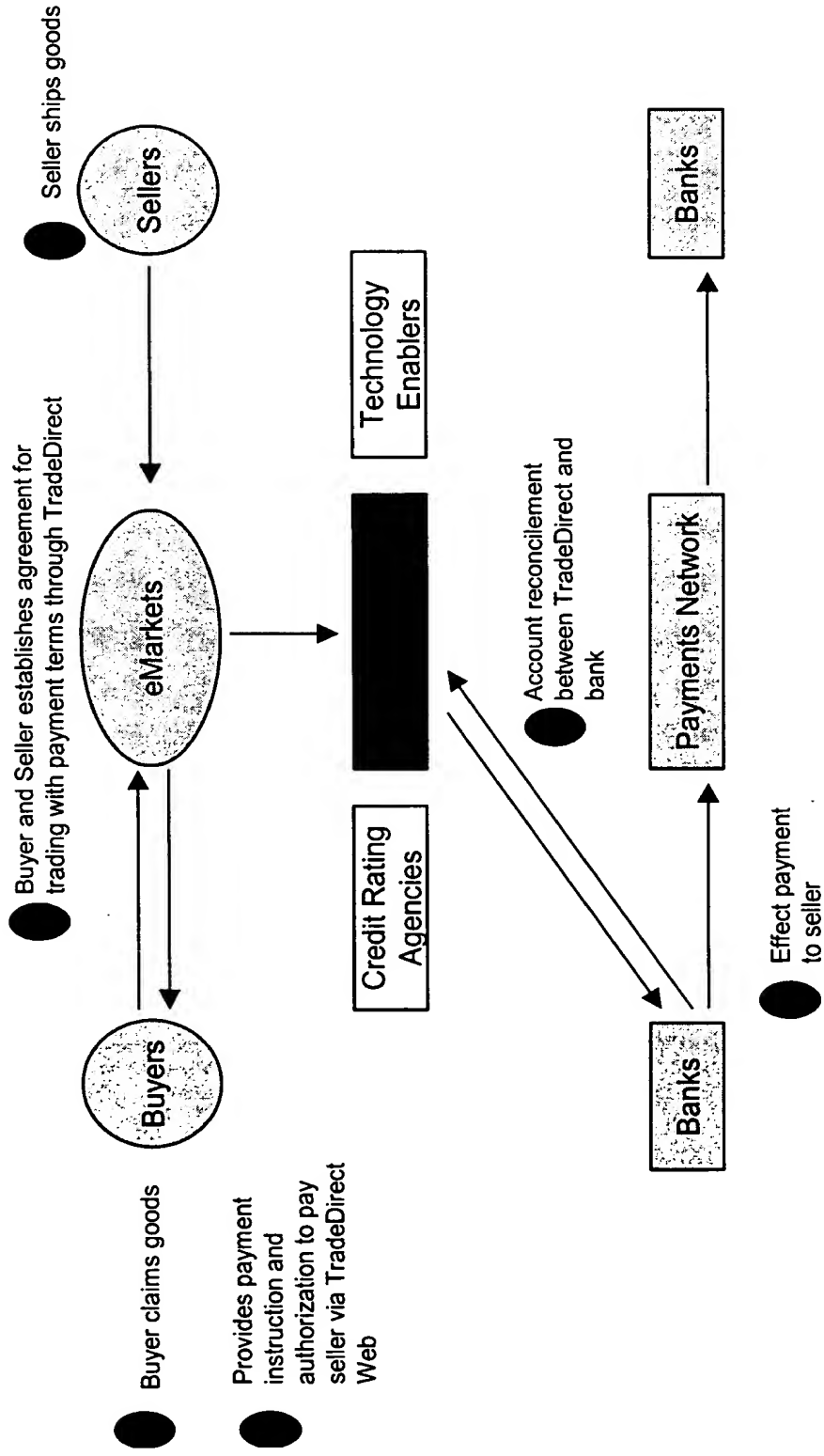


Figure 77

7800

ALLOWING A BUYER TO SELECT FROM A GROUP OF OPTIONS IN ORDER TO SETTLE AN ACCOUNT UTILIZING A NETWORK, WHEREIN THE OPTIONS INCLUDE SETTLING A MINIMUM BALANCE, PARTIALLY SETTLING, SETTLING A FULL BALANCE, AND APPLYING FOR AN IMPORT LOAN ON PAYMENT DUE DATE

7802

RECEIVING THE SELECTED OPTION UTILIZING THE NETWORK

7804

BOOKING FINANCE INTEREST AGAINST THE BUYER FOR AN UNPAID PORTION OF THE ACCOUNT IF THE SELECTED OPTION INCLUDES EITHER SETTLING A MINIMUM BALANCE OR PARTIALLY SETTLING

7806

RECONCILING THE ACCOUNT IF THE SELECTED OPTION INCLUDES SETTLING A FULL BALANCE

7808

**Figure 78**

**ePayments (Cont.)\***

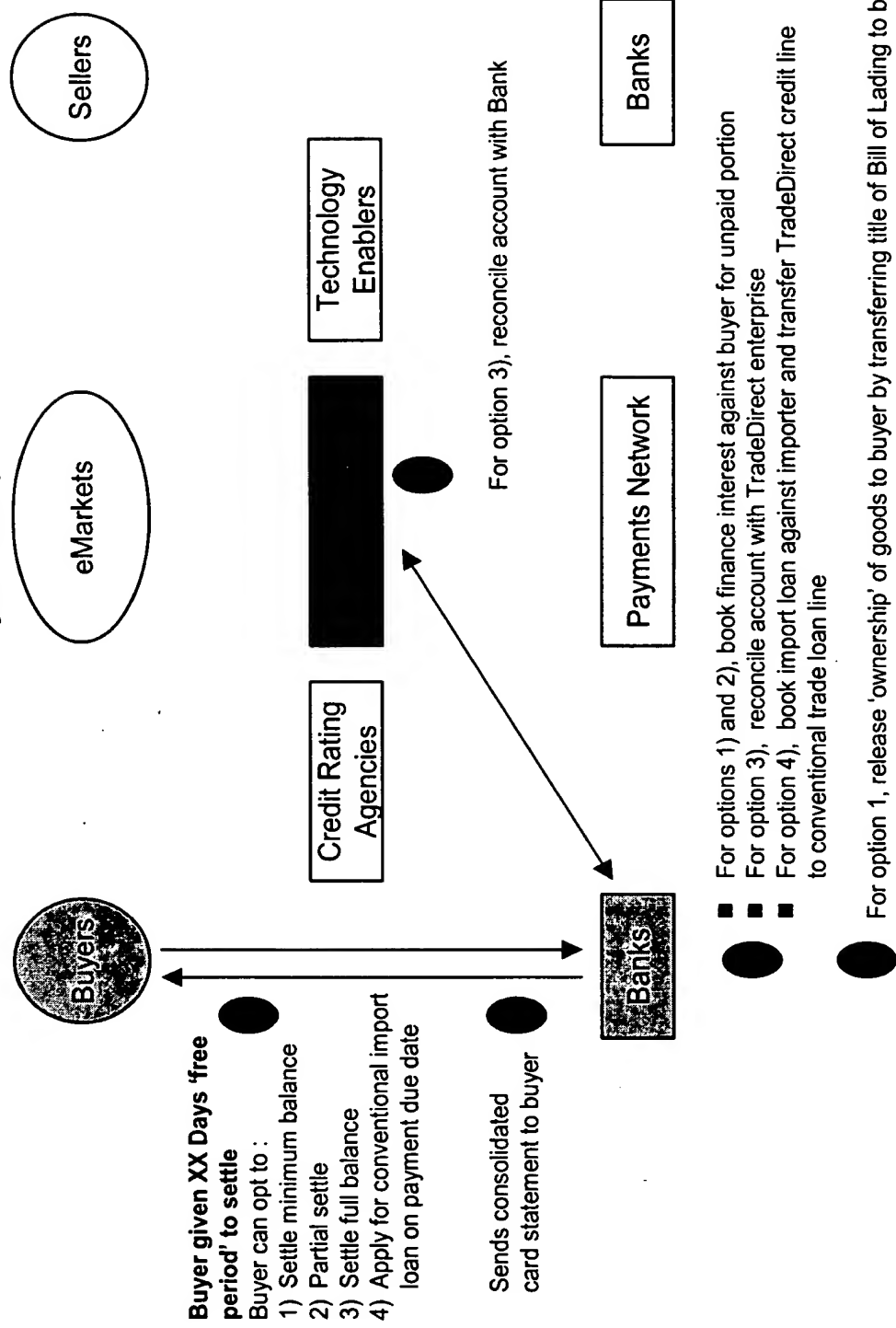
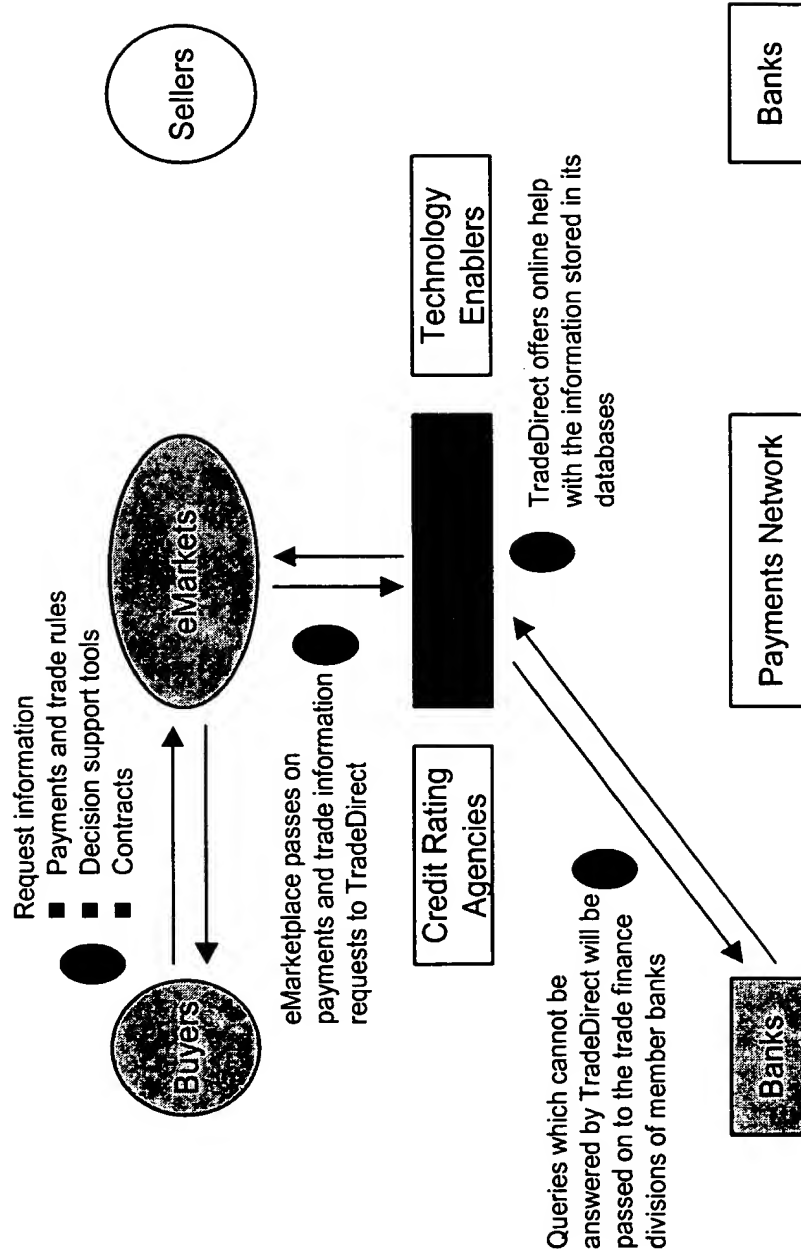


Figure 79



## Information\*



\*: same for buyer or seller

Figure 80

8128

8114

8132

8134

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8118

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8154

8152

8120

8122

8124

8126

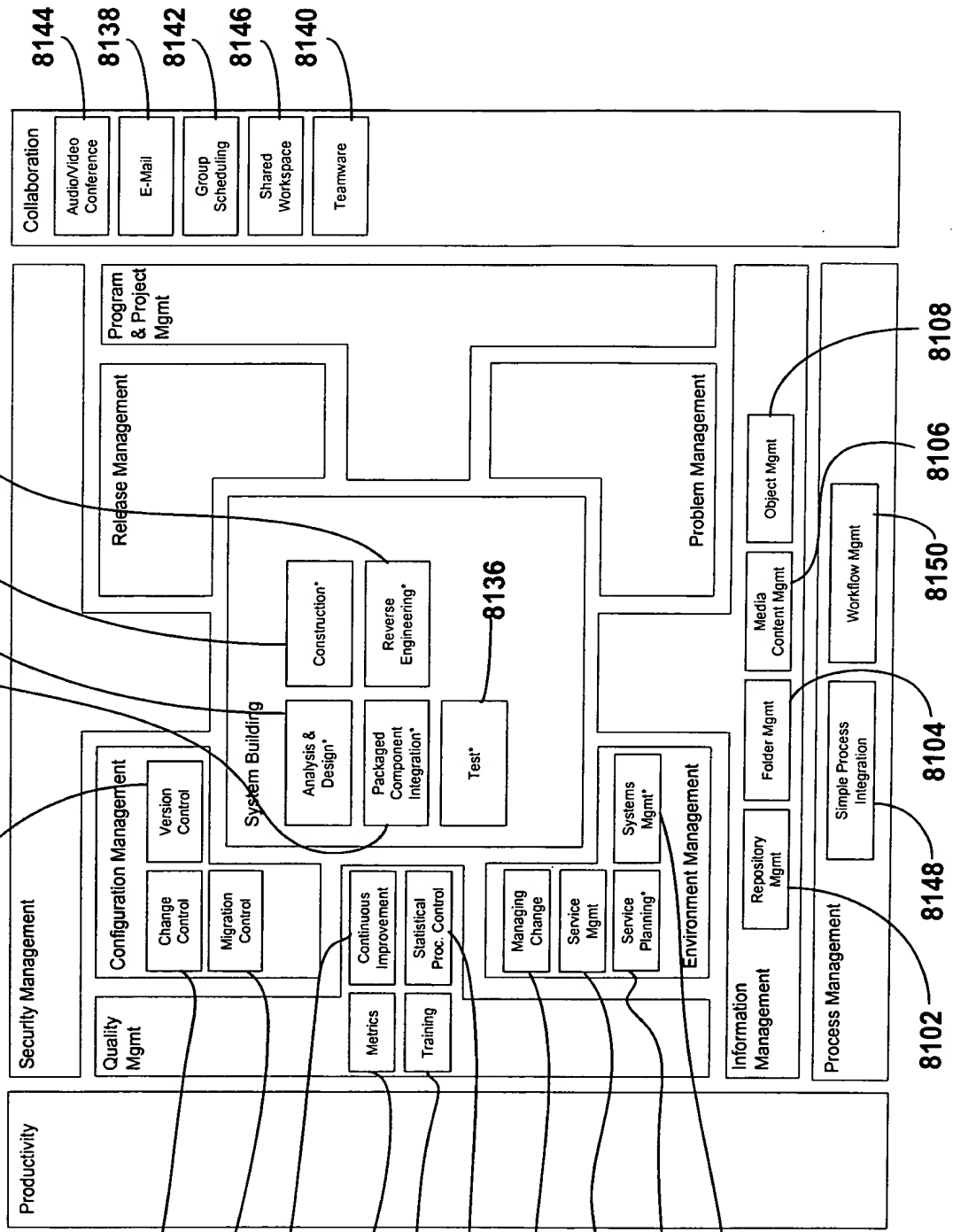


Figure 81

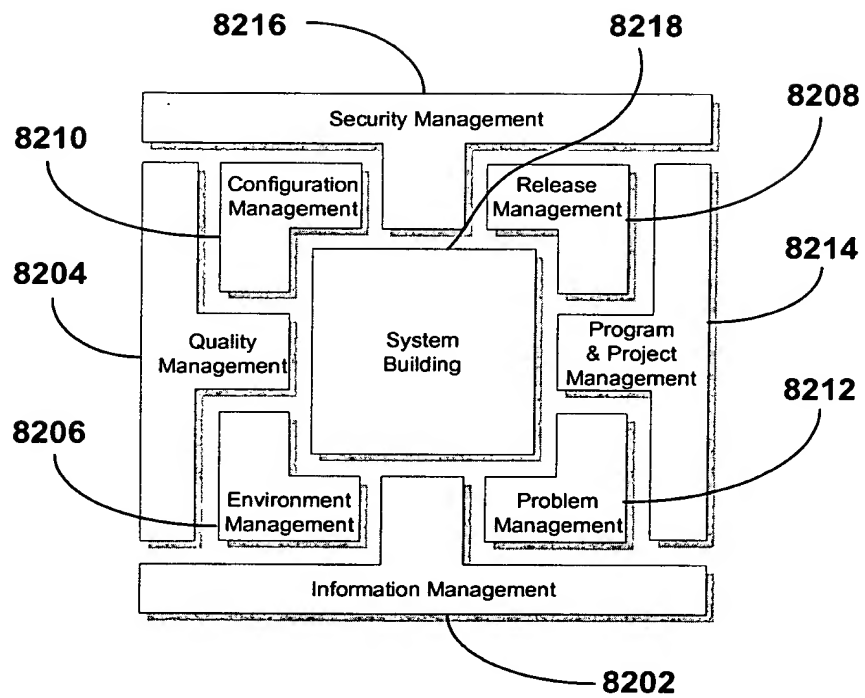
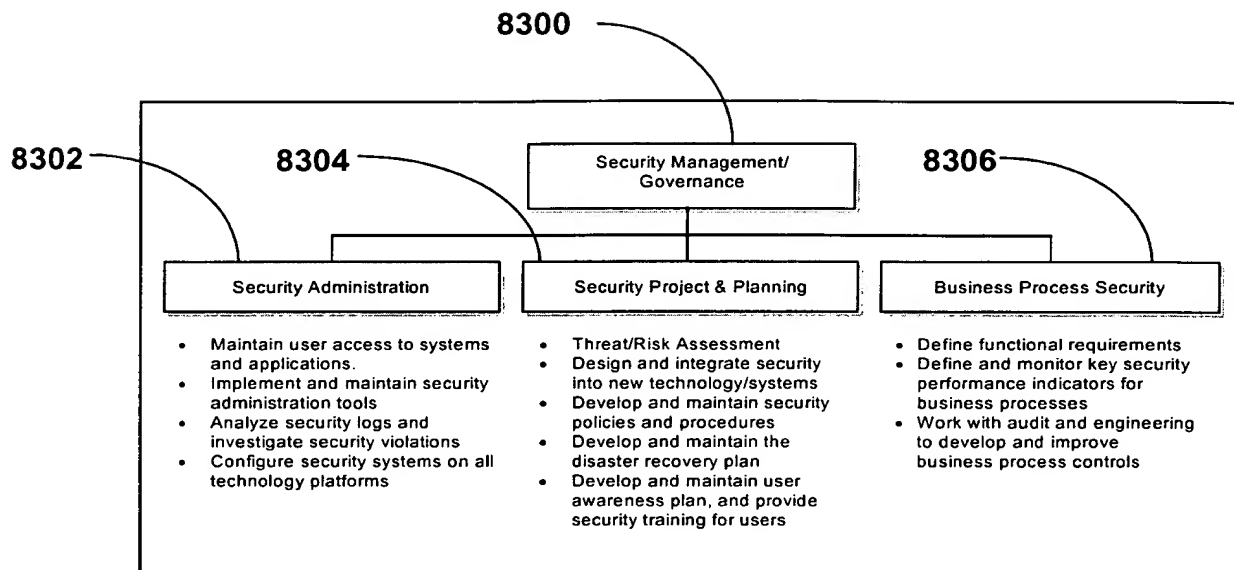
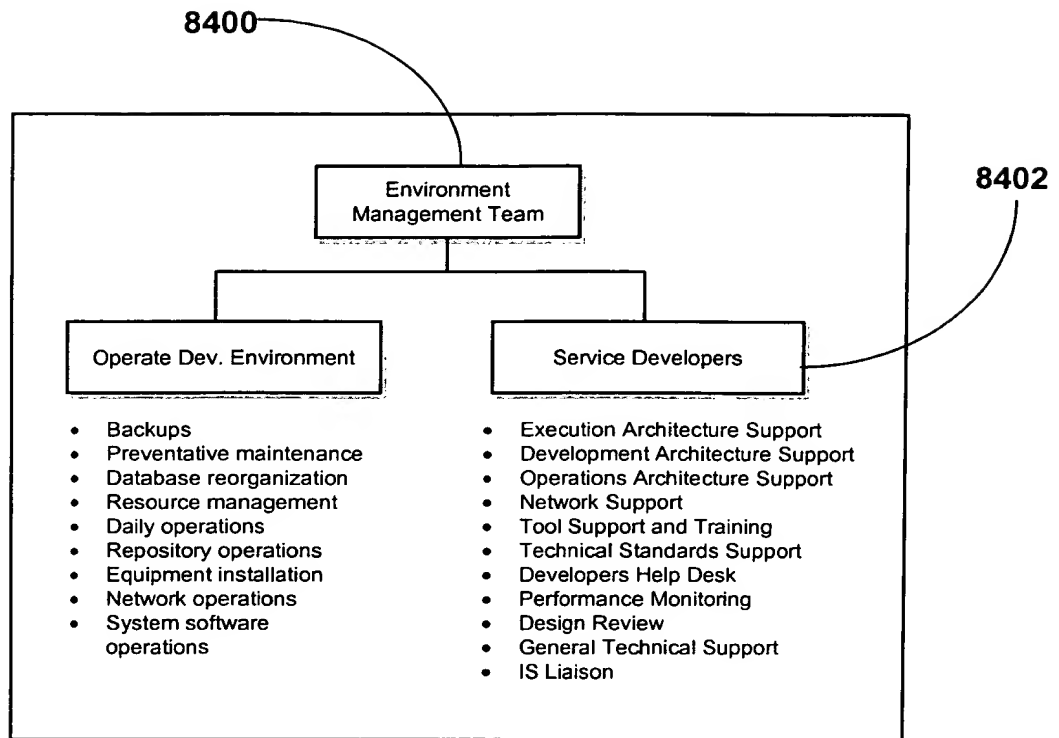


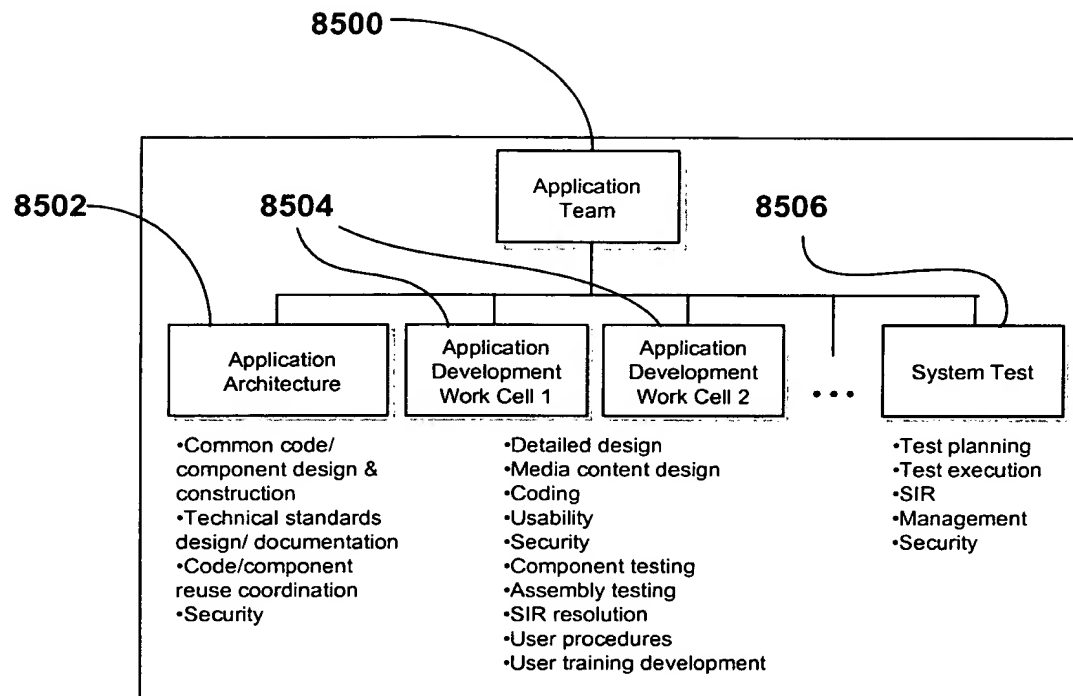
Figure 82



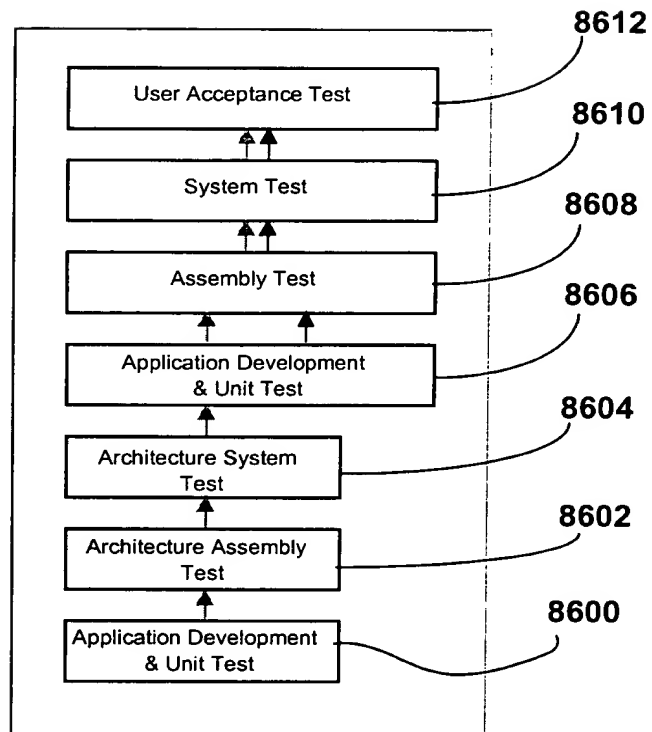
**Figure 83**



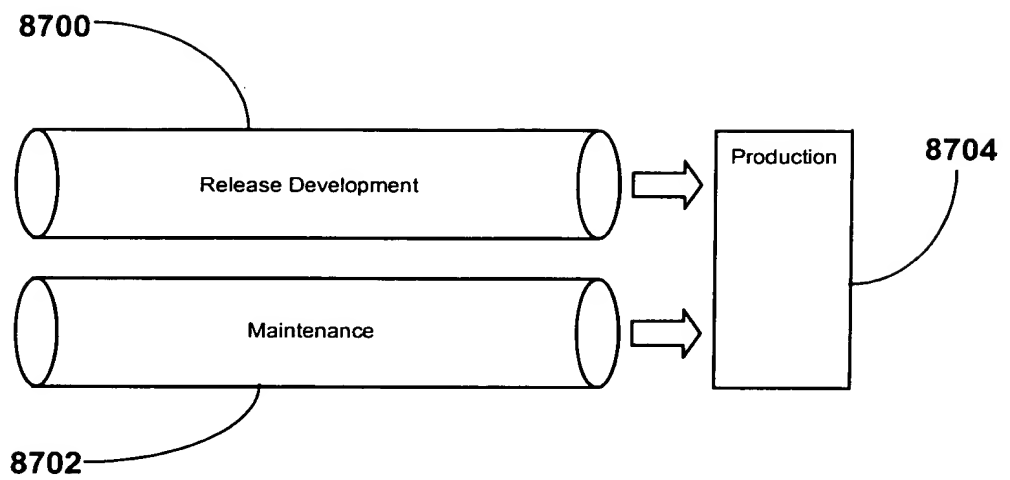
**Figure 84**



**Figure 85**

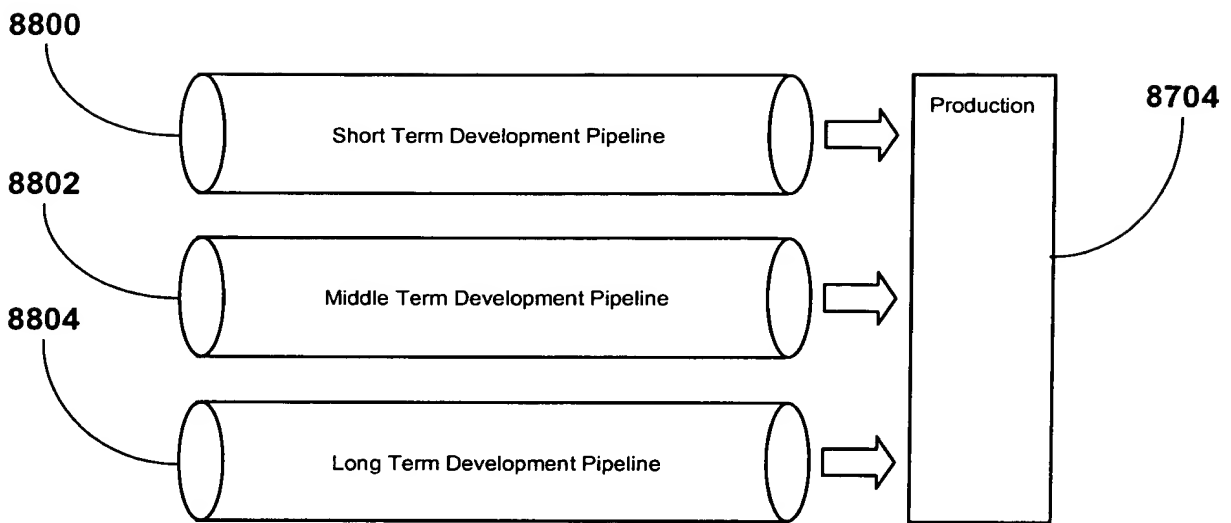


**Figure 86**

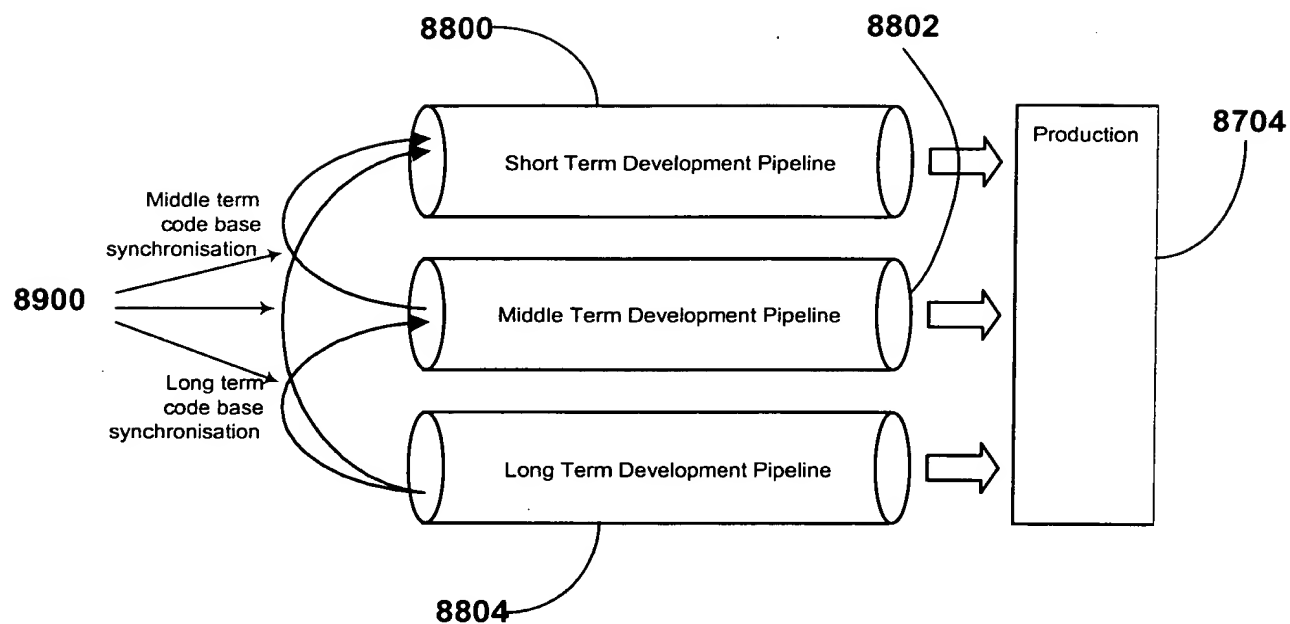


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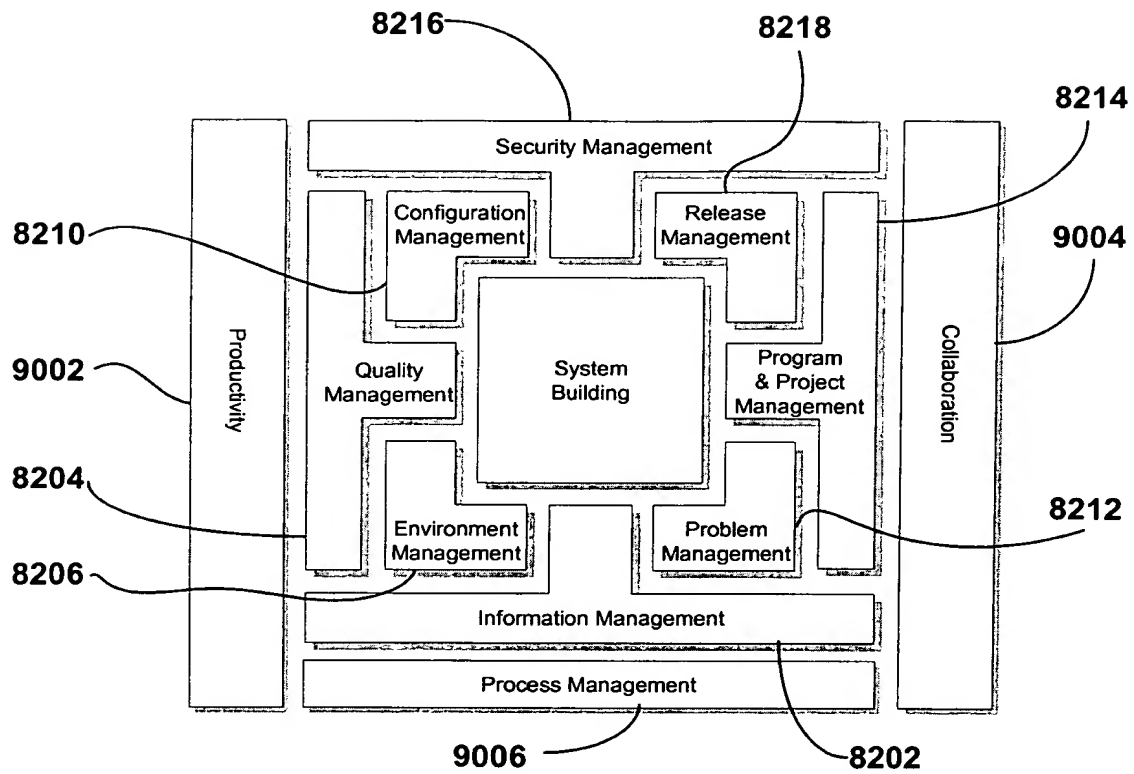




**Figure 88**



**Figure 89**



**Figure 90**

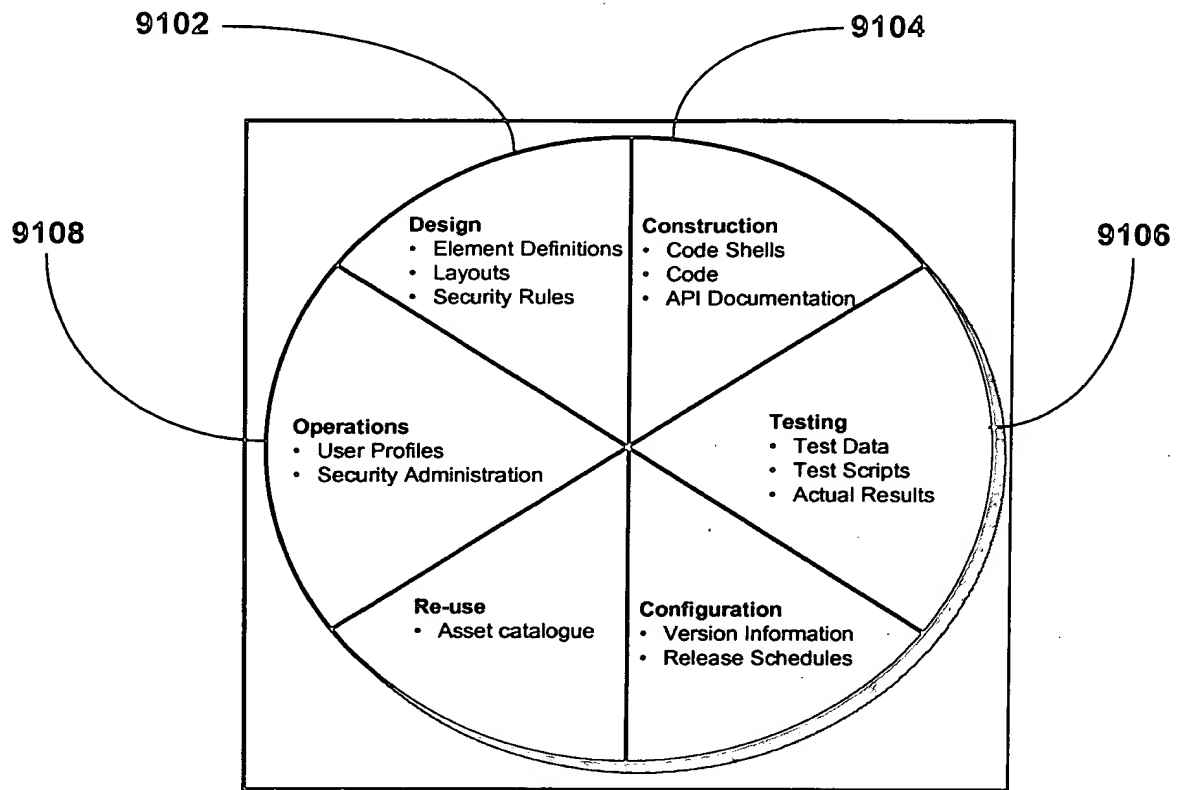
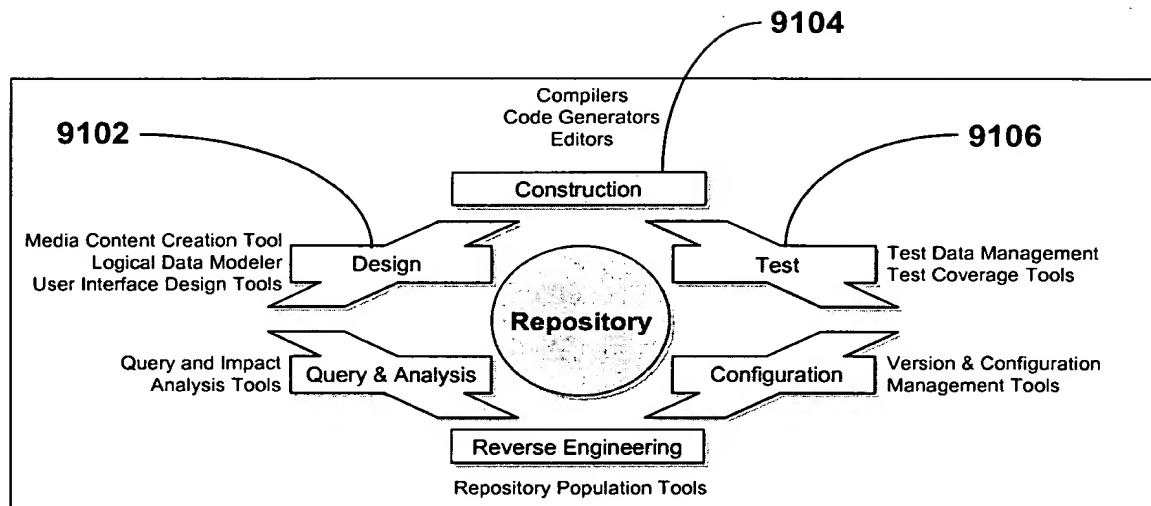
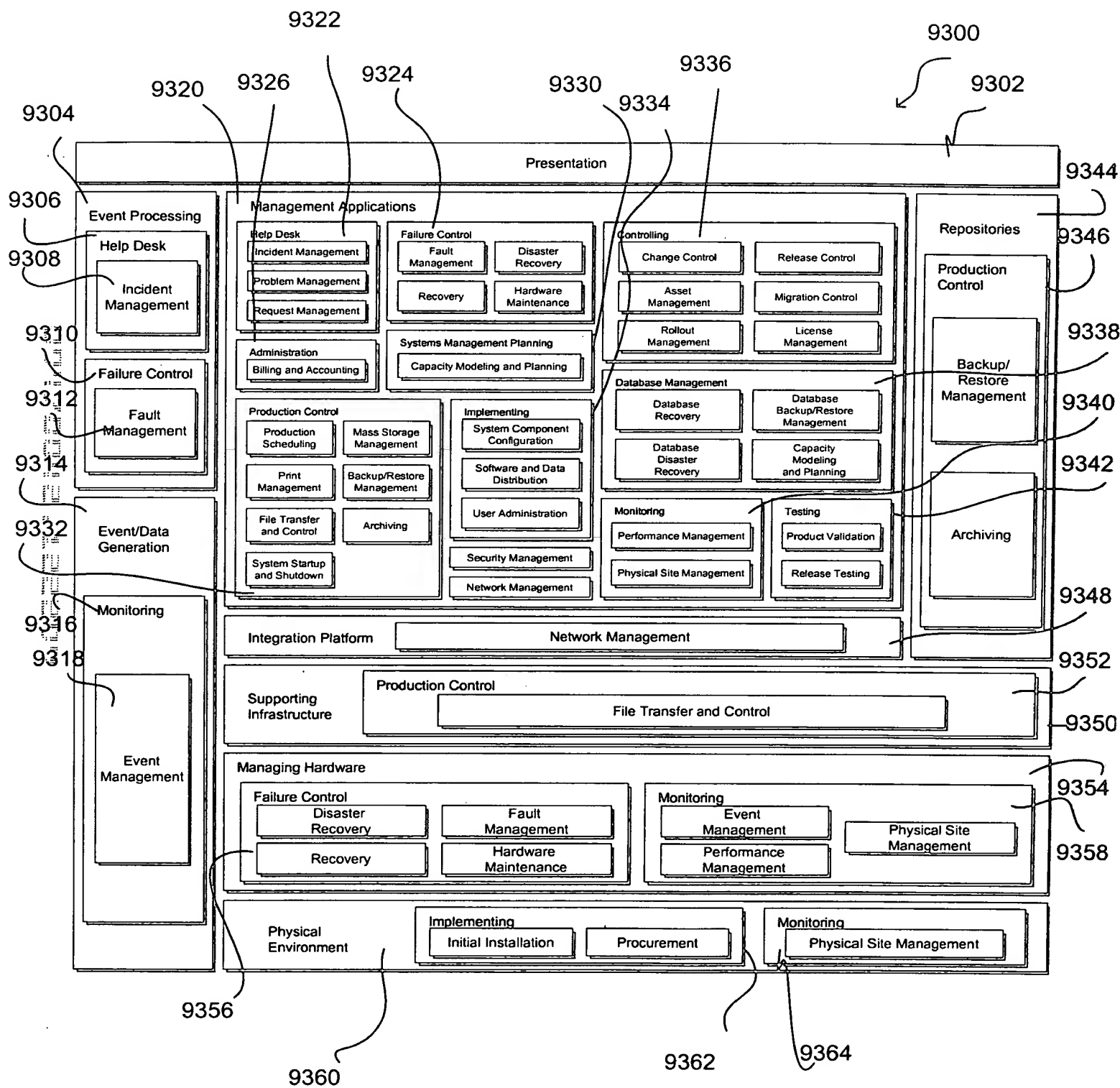
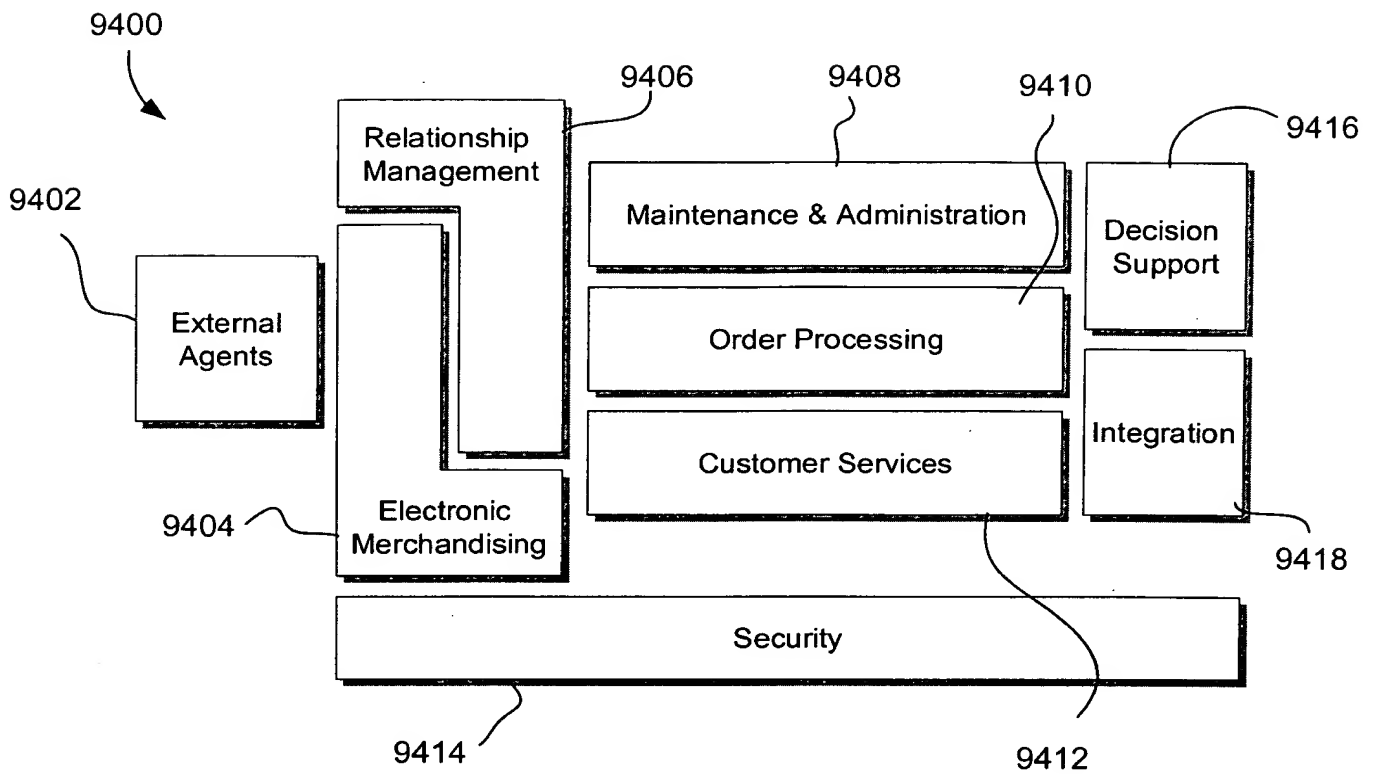


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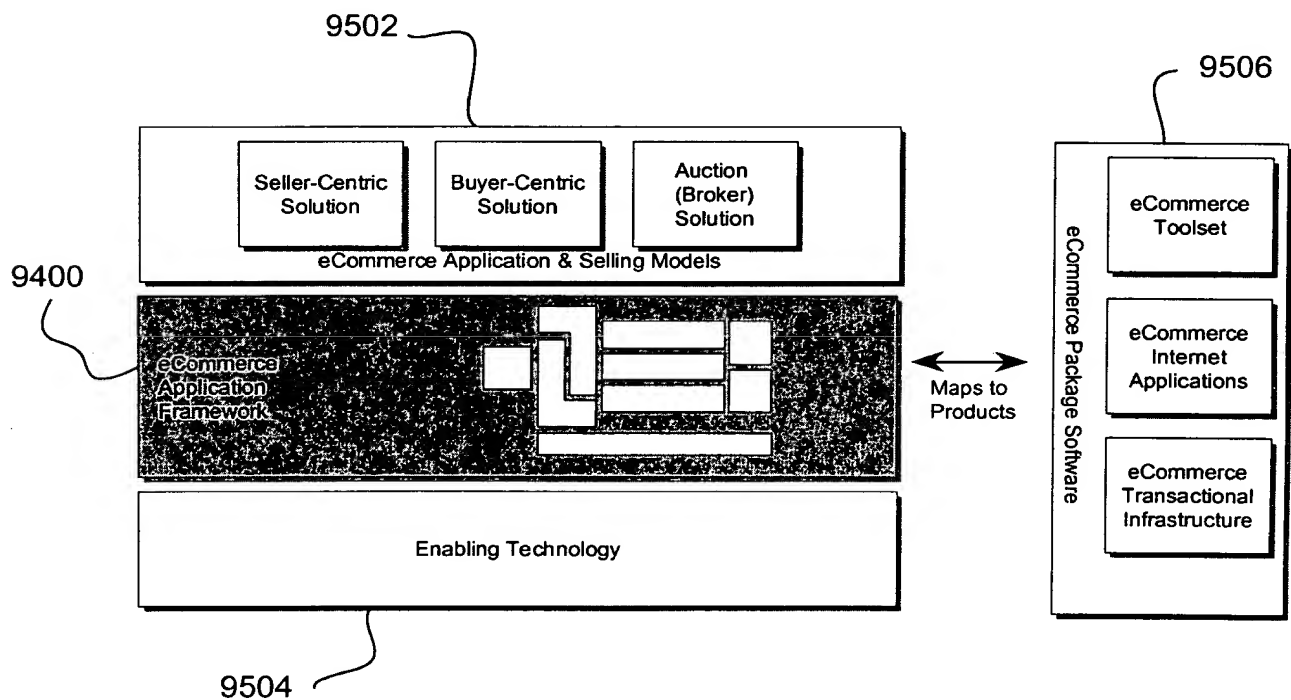


**Figure 92**





**Figure 94**



**Figure 95**

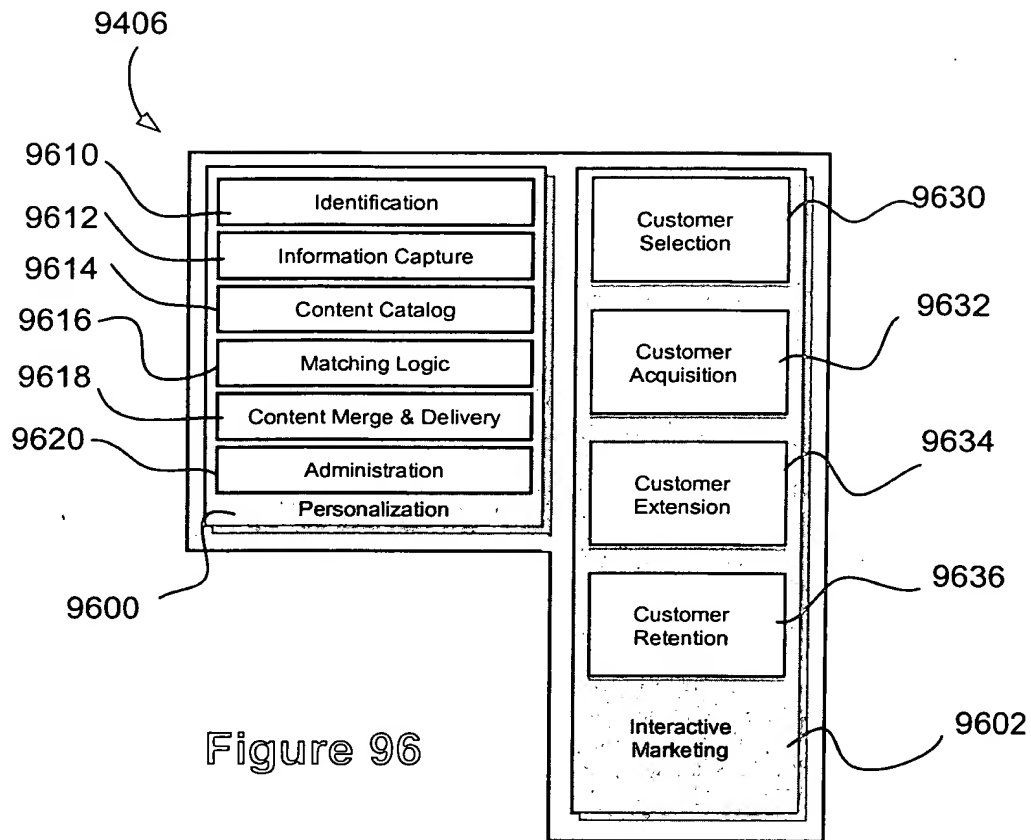


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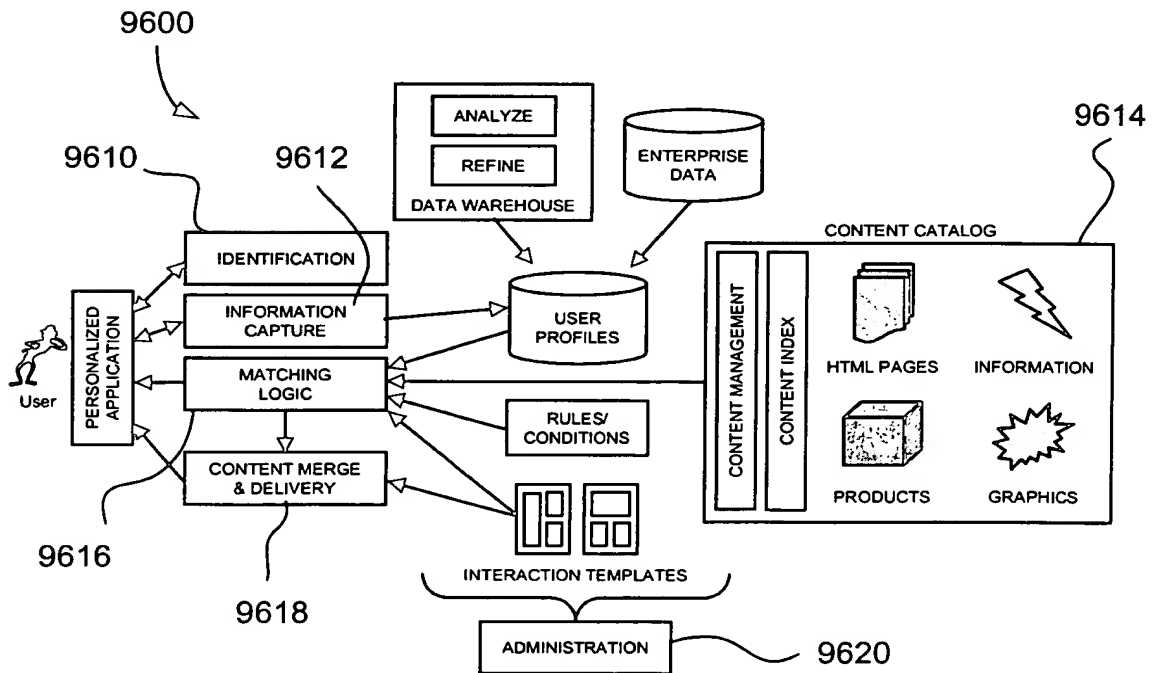
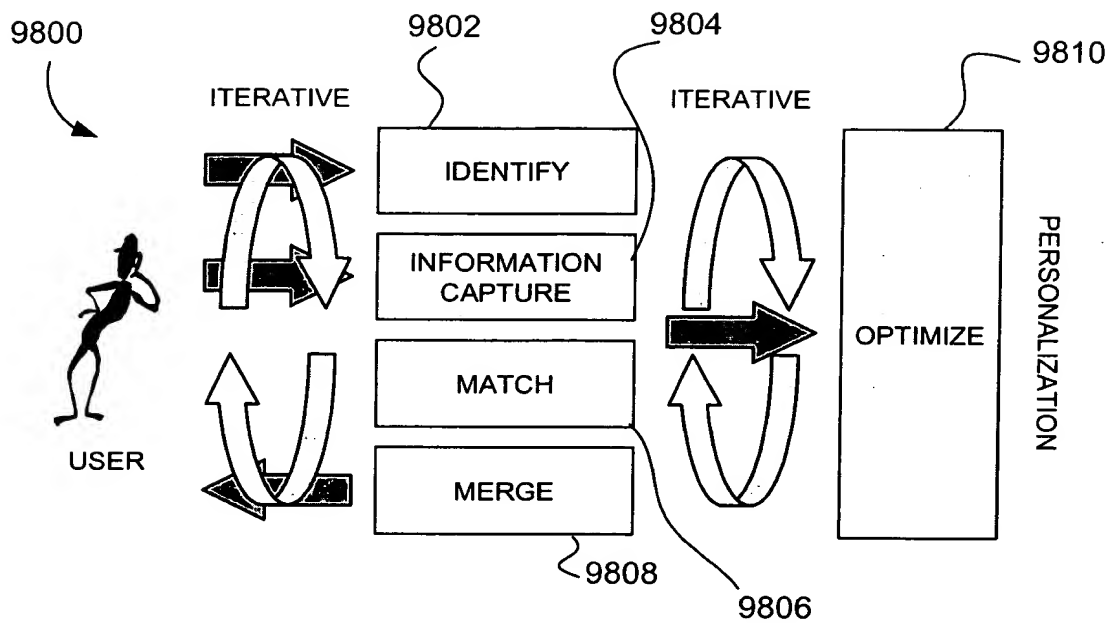
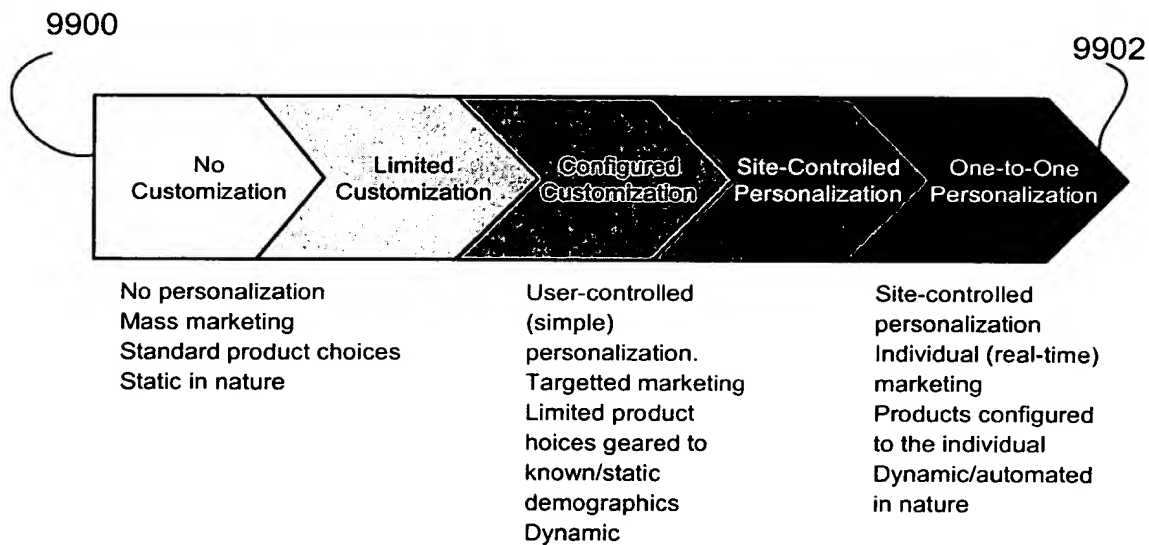


Figure 97





**Figure 98**



**Figure 99**

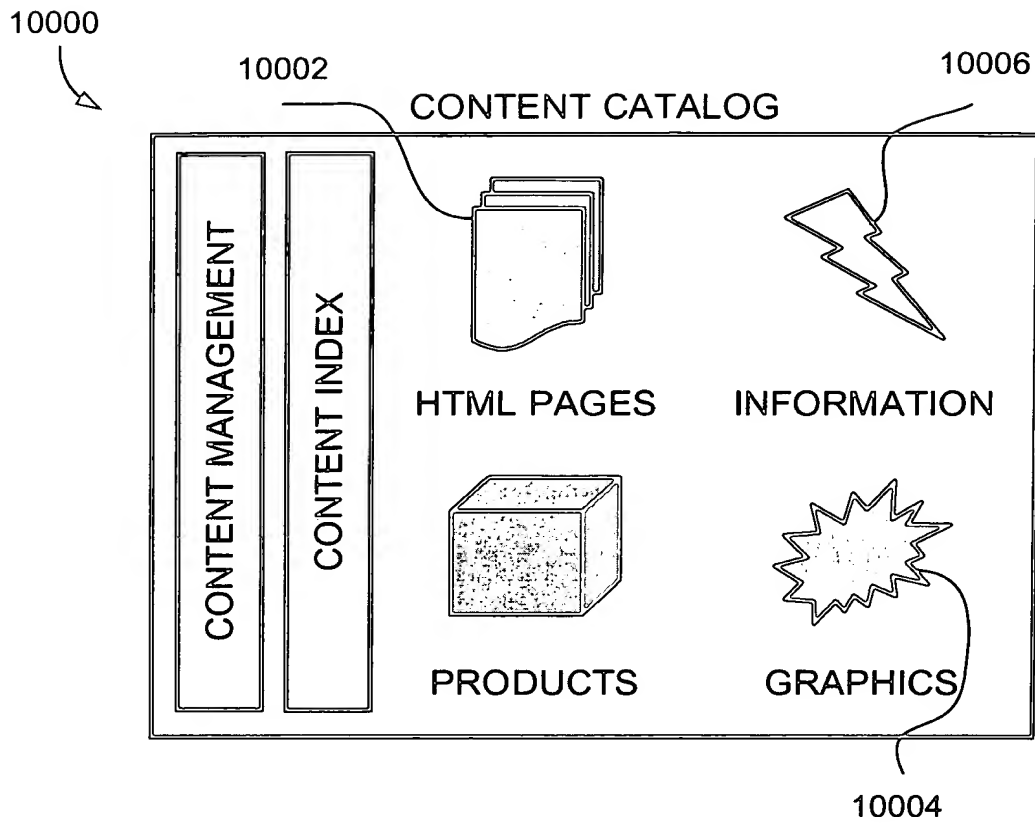


Figure 100

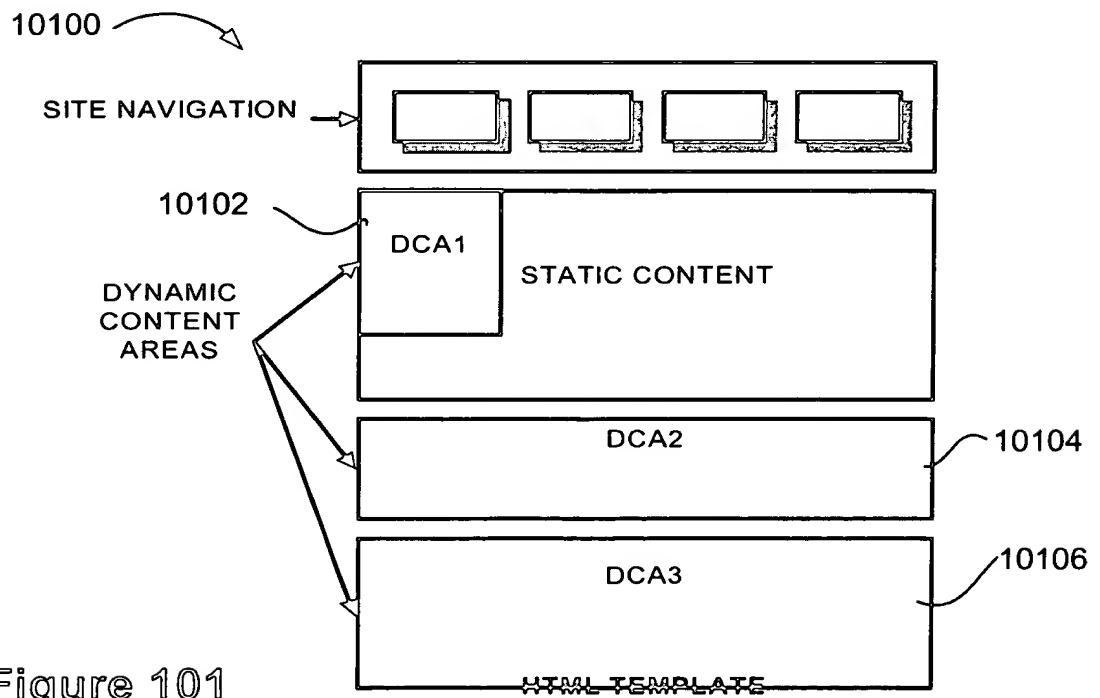


Figure 101

10300

MONITORING OPERATION OF ENTITIES SELECTED FROM THE GROUP CONSISTING OF SERVER PROCESSES, DISK SPACE, MEMORY AVAILABILITY, CPU UTILIZATION, ACCESS TIME TO A SERVER, AND A NUMBER OF CONNECTIONS IN AN E-COMMERCE SYSTEM

10302

UPDATING ITEMS SELECTED FROM THE GROUP CONSISTING OF MERCHANDISING CONTENT, CURRENCY EXCHANGE RATES, TAX RATES, AND PRICING IN THE E-COMMERCE SYSTEM AT PREDETERMINED INTERVALS

10304

SYNCHRONIZING EXTERNAL DATA STORED SEPARATELY FROM THE ECOMMERCE SYSTEM WITH INTERNAL DATA STORED ON THE E-COMMERCE SYSTEM

10306

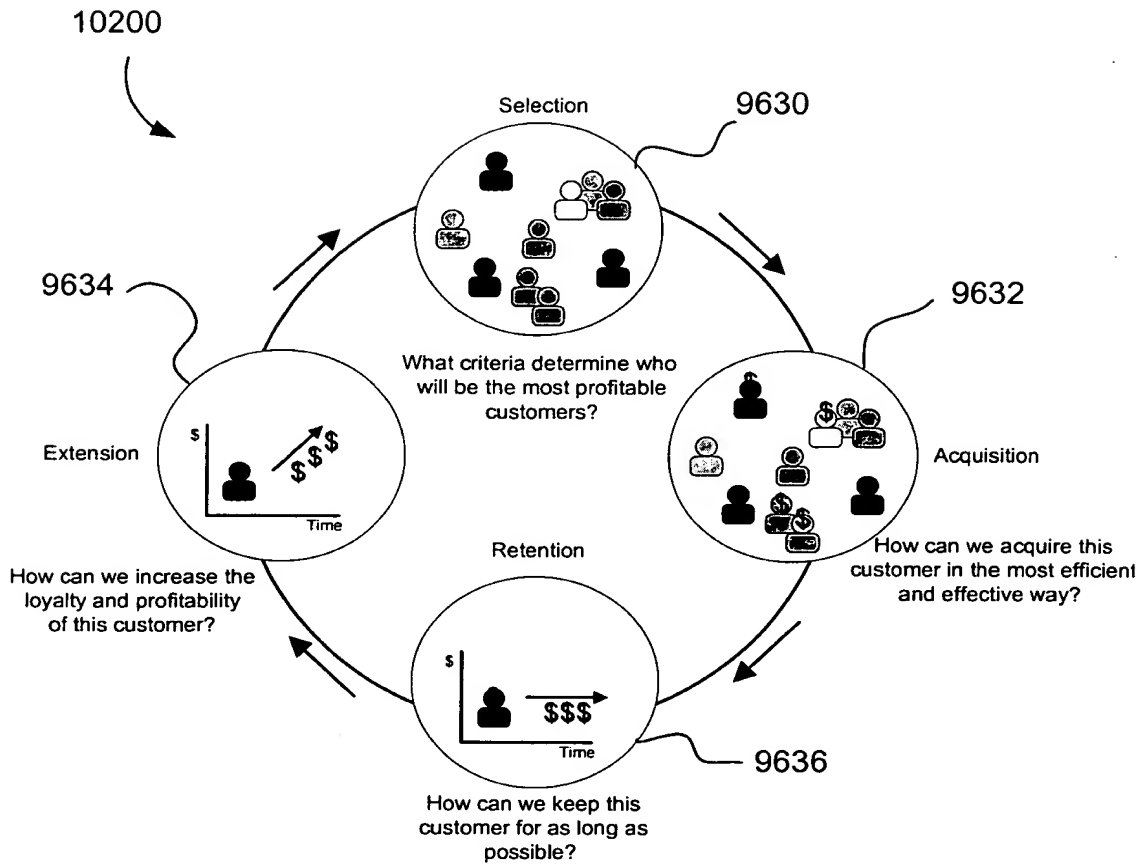
MANAGING CONTACT INFORMATION RECEIVED FROM USERS OF THE E-COMMERCE SYSTEM

10308

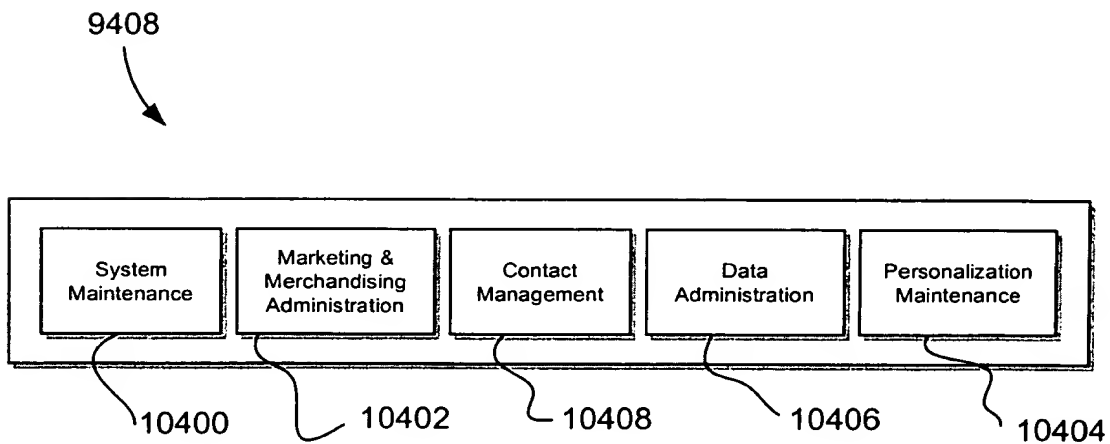
ALTERING THE ITEMS BASED ON PROFILES OF THE USERS OF THE E-COMMERCE SYSTEM

10310

Figure 103



**Figure 102**



**Figure 104**

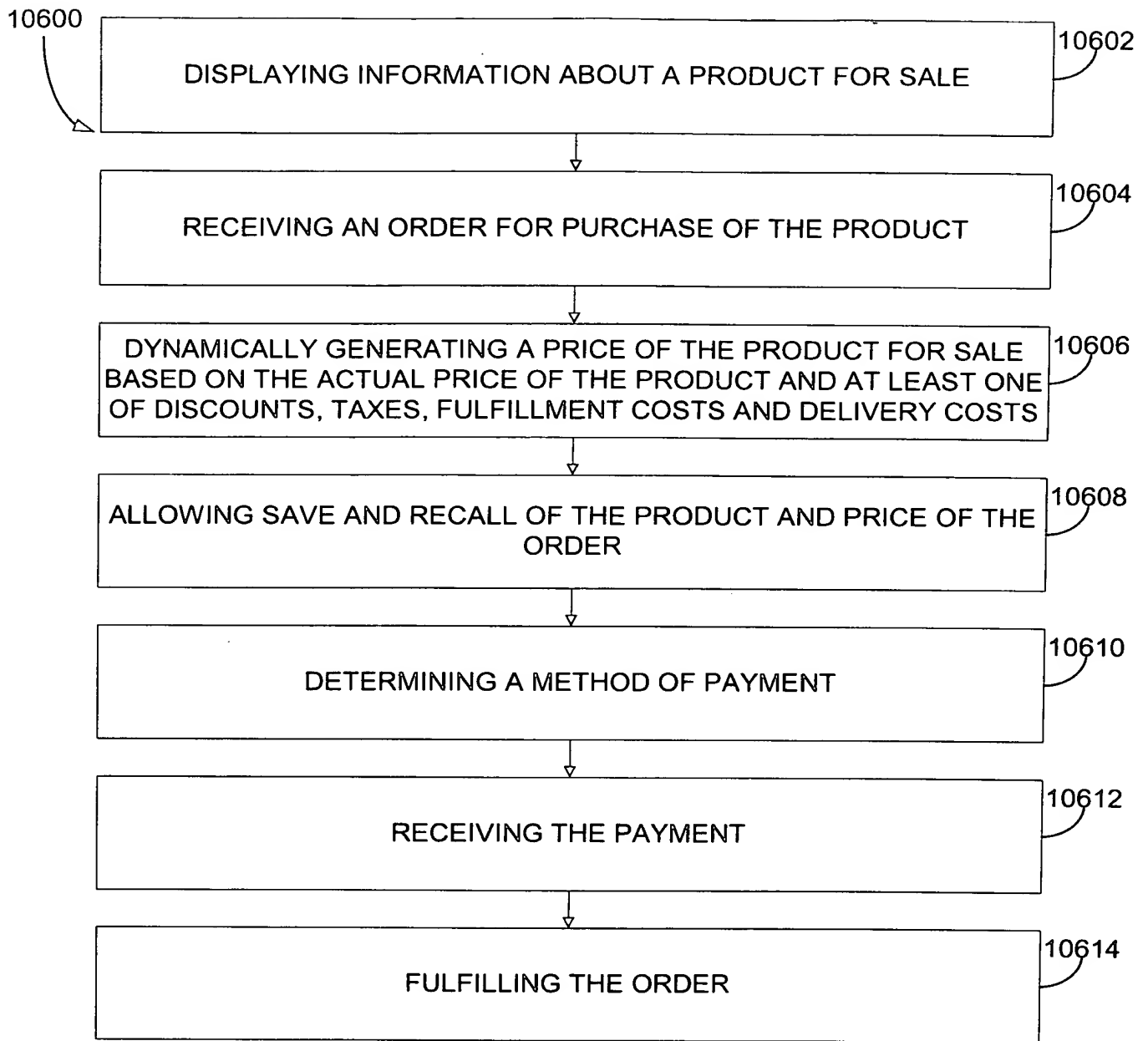


Figure 106

9410

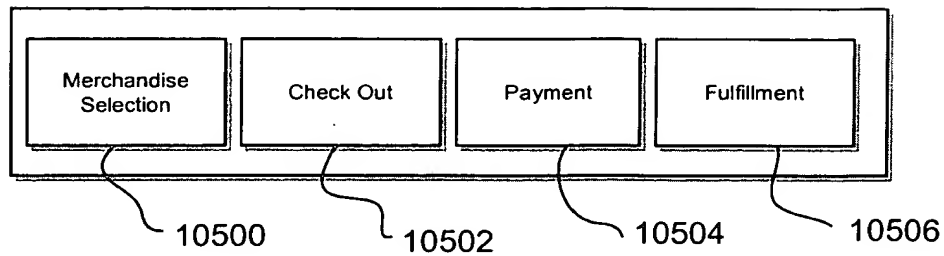


Figure 105

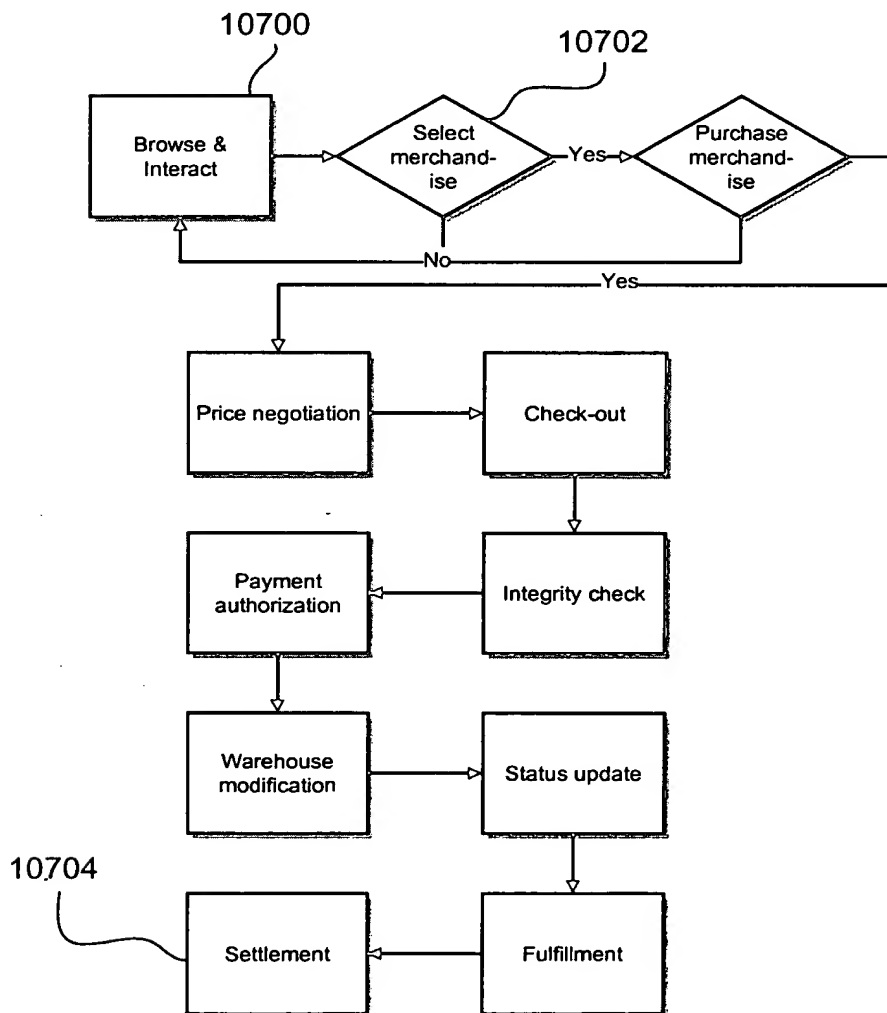


Figure 107

10800

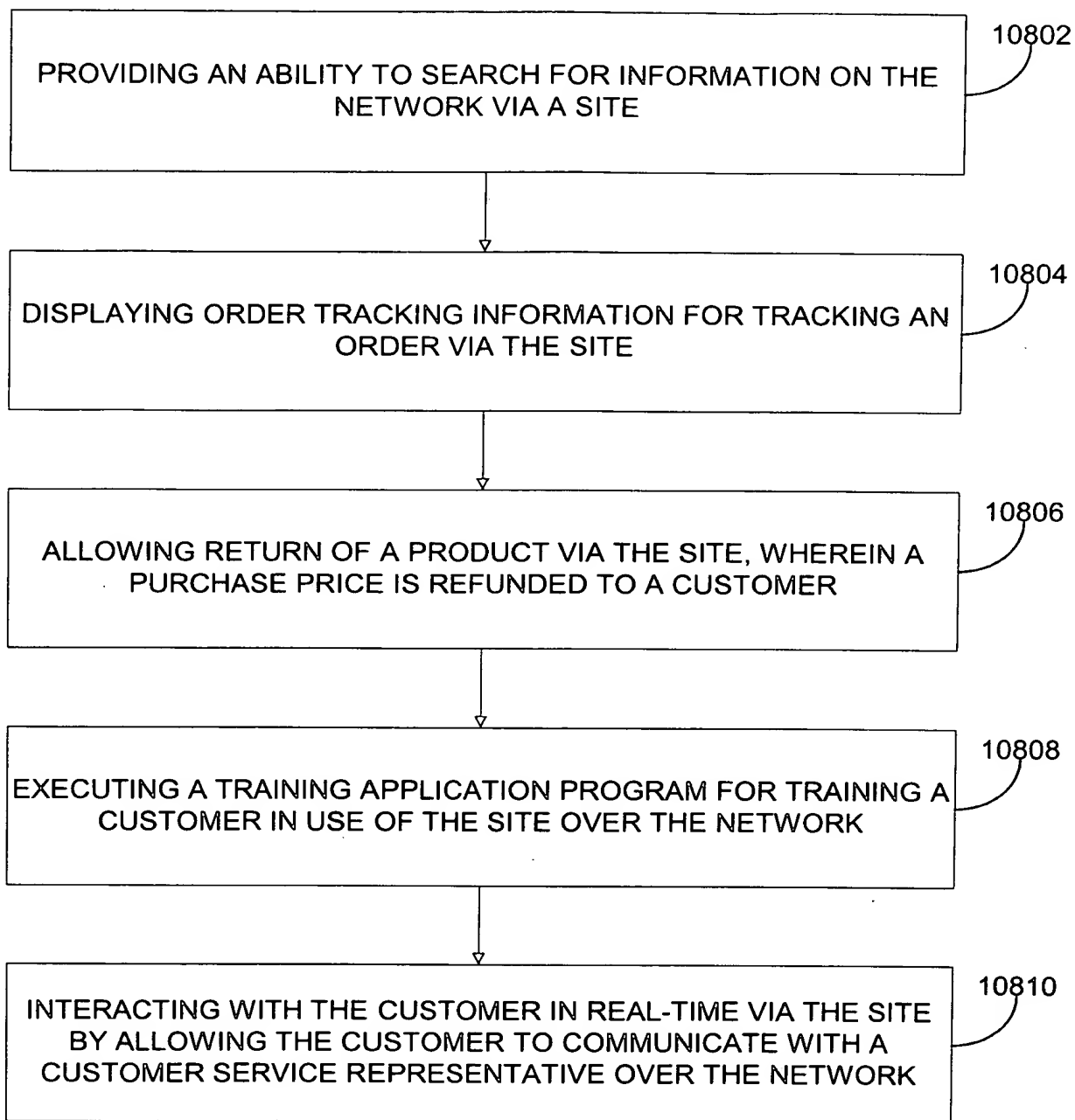


Figure 108

9412

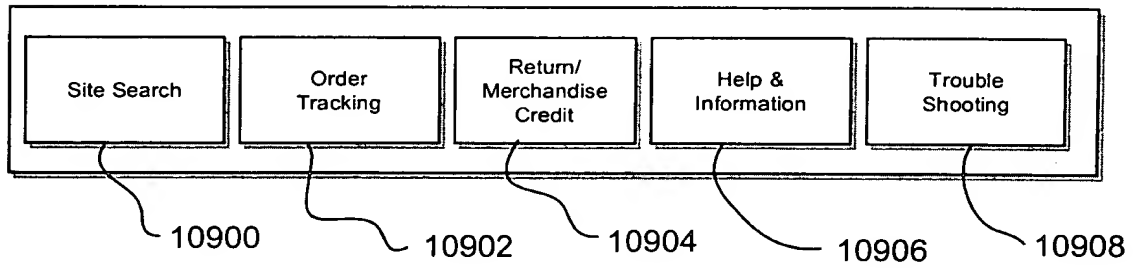


Figure 109

9414

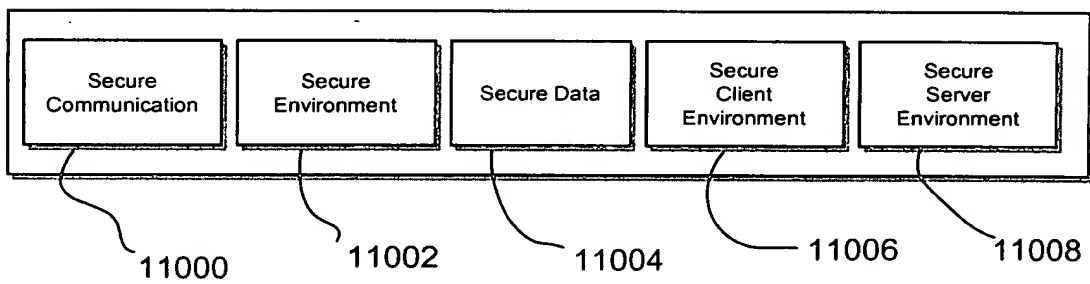
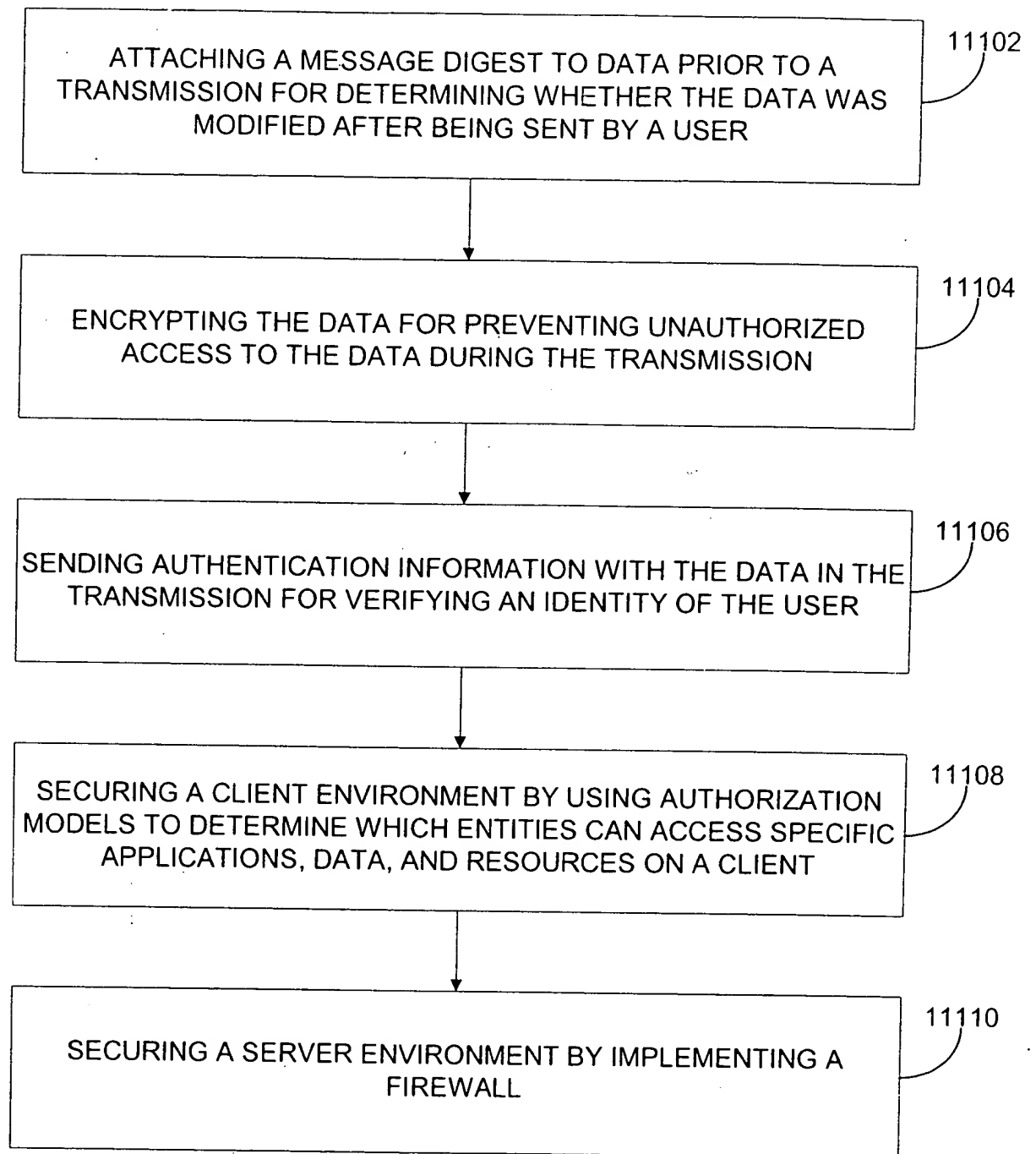


Figure 110



11100



**Figure 111**